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ABSTRACT

This analysis studied combinations of different types and sources of undergraduate financial aid, called packages, and showed the percentage of undergraduates receiving these packages and the average amount awarded in each types of package. The 1989-90 National Postsecondary Student Aid Study (NPSAS:90) provided the data used for the study. Significant findings include: (1) 43 percent of all undergraduates received student aid in 1989-90; (2) 56 percent of full-time/full-year undergraduates and 32 percent of part-time/part-year undergraduates received aid; (3) the average amount of aid received by all aided undergraduates was $3,606; (4) the most commonly awarded package was "grant only" with 35 percent receiving this type of package; (5) the second most frequently awarded aid package wa a "grant and loan" type with 12 percent receiving this type; (6) the largest average award, defined by type of aid, was $8,745; (7) for those who received aid, more than one-third of the independent full-time/full-year undergraduates and 18 percent of the dependent full-time/full-year undergraduates received only federal aid; and (8) seven percent of the full-time/full-year undergraduate Pell Grant recipients got the "Pell only" package while 93 percent received both a Pell Grant and other aid. (JB)

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Packaging of Undergraduate Student Financial Aid: 1989–90

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Statistical Analysis Report June 1995

Postsecondary Education Descriptive Analysis Reports

Packaging of Undergraduate Student Financial Aid: 1989–90

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HIGHLIGHTS

This report discusses the packaging of undergraduate financial aid. In particular, this report discusses the differences in the types and sources of aid received by undergraduates, by institutional and student characteristics. The data source of this report is the *1989-90 National Postsecondary Student Aid Study* (NPSAS:90). The significant findings of the report include:

All Undergraduates

- Forty-three percent of all undergraduates received student aid in academic year 1989-90.
- Fifty-six percent of the full-time/full-year undergraduates and 32 percent of the part-time/part-year undergraduates received aid.
- The average amount of aid received by all aided undergraduates was $3,606.

Full-time/full-year Undergraduates

- The most awarded aid package was a *Grant Only*. It was received by more than one-third of all aided full-time/full-year undergraduates (35 percent).
- The second most frequently awarded aid package was a *Grant & Loan*. Thirty-two percent of the aided full-time/full-year undergraduates received this package.
- A *Grant, Loan, & Work Study* package was the third most used aid package. It was received by 12 percent of the aided full-time/full-year undergraduates.
- Full-time/full-year undergraduates received an average aid award of $4,709.
- The largest average award, defined by type of aid, was $8,745. Aided full-time/full-year undergraduates received it as a combination of *Grants, Loans, & Work Study*. The smallest average award to full-time/full-year undergraduate recipients was $1,319 in a *Work Study Only* package.
- For those who received aid, more than one-third of the independent full-time/full-year undergraduates and 18 percent of the dependent full-time/full-year undergraduates received only federal aid.
- Seven percent of the full-time/full-year undergraduate Pell Grant recipients got a *Pell Only*. Ninety-three percent received their Pell Grant with other aid.
- Seven percent of the full-time/full-year undergraduates received two or more federal loans.

- Almost two-thirds (63 percent) of the full-time/full-year aided undergraduates in private, for-profit institutions received aid from federal sources exclusively. Twenty-six percent of the aided undergraduates in public institutions and 9 percent in private, not-for-profit institutions depended solely on federal aid.

Part-time/part-year Undergraduates

- Seventy-one percent of the part-time/part-year undergraduates received an aid package composed of a single type of aid.

- More than one-half of the aided part-time/part-year undergraduates received a grant with no other type of aid.

- The largest average award ($7,272) came as a *Grant, Loan and Work Study* combination.

- Almost one-third (29 percent) of the aided part-time/part-year undergraduates received only federal aid.

- Three percent of the part-time/part-year undergraduates received two or more federal loans in a single year.

- Three-fourths (77 percent) of the aided part-time/part-year undergraduates who received a Pell Grant combined it with other aid.

FOREWORD

This report describes combinations of different types and sources of undergraduate aid that will be called packages. It shows the percentage of undergraduates receiving these packages and the average amount awarded in each type of package. Variations in student financial aid packages are described by student and institutional characteristics.

The *1989-90 National Postsecondary Student Aid Study* (NPSAS:90) provided the data used in this report. NPSAS:90 is a national survey of students that contains information on the educational, demographic, and financial characteristics of postsecondary education students and their families. Emphasis was given to the ways that students pay their educational costs. The survey includes both graduates and undergraduates in all sectors of postsecondary education. Given the importance of student aid in the financing of postsecondary education, the information collected by this survey is useful to a broad audience.

Data for the tables and figures in this report are from the NPSAS:90 Education Data Analysis System (DAS) developed by the National Center for Education Statistics (NCES). The DAS provides analysts with easy access to NPSAS data for the production of tables. For more information about the DAS, see Appendix A.

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CHAPTER 1

INTRODUCTION AND OVERVIEW

PURPOSE

Student aid packaging is a strategy for helping qualified postsecondary students attend school while conserving scarce student aid dollars. Financial aid administrators use a mix of federal, state, institutional and other dollars to achieve this goal. The purpose of this report is to describe the various types and sources of financial aid packages received by undergraduates.

Most federal student aid is distributed by formula, while aid from other sources can be distributed with more discretion. A financial aid package may include one or more types of aid. Funding may come from a single source or several sources. This report describes financial aid packages in terms of the characteristics of students who receive them, and the relationship of institutional type (length of program) and control (public, private, not-for-profit and private, for-profit). Packages are presented in terms of the percent of undergraduates who receive them and the average dollar amount of the awards.

Federal policy is concerned with improving access and choice for students with financial need. Federal grants provide assistance to low income students who might not otherwise have a chance to attend a postsecondary institution. Self-help aid, such as loans and work-study, increases the institutional choices available to students. Aid from other sources such as states, institutions and other non-governmental organizations has a broad range of purposes. Some of these programs complement federal programs while others recognize achievement or other attributes unrelated to need. Most of the non-federal aid is in the form of grants.

This report will answer the following policy questions using data from the *1989-90 National Postsecondary Student Aid Study* (NPSAS:90):

- How is federal student aid packaged with aid from other sources?
- Do lower and higher income undergraduates receive a different mix of aid?
- Do aid packages differ among institutional type and control categories?
- Do independent and dependent undergraduates receive different aid packages?

BACKGROUND

Most students do not receive any student aid, although it is a financial resource available, in some form, to most degree seeking undergraduates in accredited colleges, universities, and vocational schools. According to the *1989-90 National Postsecondary Student Aid Study*, only 43 percent of all undergraduates received financial aid. Most undergraduate postsecondary students (57 percent) did not receive any financial aid in 1989-90, and of those who did receive aid, 45 percent received a single type of aid. Thirty-five percent of the full-time/full-year undergraduate aid recipients obtained only a grant, making it the most typical aid package received. Only 9 percent received a loan with no other aid and 1 percent received only work-study.

Federal agencies provided 76 percent of all student aid received by students in 1989-1990. The nine largest federal student aid programs, all authorized by Title IV of the Higher Education Act of 1965, provided $19 billion in student aid in 1989-90. These Title IV Programs are: Pell Grant, Supplemental Education Opportunity Grant (SEOG), State Student Incentive Grant (SSIG), College Work-Study (CWS), Perkins Loan, Income Contingent Loan (no longer authorized), Stafford Loan, SLS, and PLUS. These programs provided 93 percent of all of the federal student aid awarded in 1989-90. The remaining 7 percent came from programs not included in Title IV of the Higher Education Act, such as programs for veterans, military personnel, American Indians, and health related training.[1] The authorizing legislation was amended in 1992, after these data were collected, so some of the award rules have changed.

HISTORICAL PERSPECTIVE

The following literature review suggests that student aid packaging is an important policy issue. Data from past studies, describing student aid packaging, are often not comparable because definitions and data collection techniques differ. Thus, it is inappropriate to use them to establish trends or compare specific aid packages over time. They do, however, provide a useful backdrop for this analysis of the NPSAS:90 data.

In the mid 1970's the American Council on Education (ACE) reported 36 percent of the full-time/full-year, first year undergraduates received a federal student aid package (excluding Guaranteed Student Loans).[2] Thirty-two percent of the undergraduates in public colleges and 45 percent of the undergraduates in private, not-for-profit institutions received aid. Sixty-four percent of the aided undergraduates received only one type of aid. The study found that undergraduates who received a Basic Educational Opportunity Grant (BEOG) (now called a Pell Grant) as part of their package had lower incomes than those who received loan and work-study aid.

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[1]The College Board. 1992. *Trends in Student Aid: 1982-1992*, Washington, D.C.

[2]American Council on Education. 1977. *Federal Student Aid: Who Receives It and How is It Packaged?* Washington, D.C.

The ACE reported significant differences in award patterns between public and private, not-for-profit institutions. One-half of the aided first year undergraduates in public institutions received only a BEOG. One-third of the aided first year undergraduates in private, not-for-profit institutions received aid from the other three U.S. Department of Education programs while 31 percent reported only a BEOG.

The ACE reported again on student aid packaging for the year 1984.[3] They found that 51 percent of the full-time/full-year undergraduates received some form of student aid. Federal sources provided more than one-half of this aid; grants and scholarships were nearly one-third, student employment accounted for 13 percent, loans one-fifth, and the rest came from families and savings.

Undergraduate Financial Aid Awards, published by NCES in 1990, used NPSAS:87 to report how sources and types of financial aid were combined to produce a student aid package.[4] This was the first study to use a comprehensive survey of institutions and undergraduates. The report covered all types of postsecondary institutions, not just public and private, not-for-profit institutions. It also collected information representing students enrolled during all periods of the year, not just the fall.

The authors found that 49 percent of all undergraduates received some form of financial aid. Seventy-one percent of all aided undergraduates received federal aid in their package. Eighty-three percent of the aided undergraduates received a grant and almost one-half received only a grant. Undergraduates who received a loan were more likely to receive it in combination with other forms of aid. Loan recipients had higher average family incomes than Pell Grant recipients.

Federal Student Aid Packages Academic Year 1986-87, published by the ACE, used NPSAS:87 to describe the combination of student aid awards received by federally aided undergraduates. The ACE reported that one-third of the undergraduate aid recipients received a single award. A Guaranteed Student Loan alone was the most likely award, received by 19 percent of federally aided undergraduates. Fifteen percent of the aided undergraduates received a Pell Grant and GSL combined. Twelve percent of the aided undergraduates received only a Pell Grant.

The NPSAS:90 refined the data collection procedures and provided an improved sample of annual enrollments compared with NPSAS:87 that represented only fall enrollment. Early Congressional Budget Office (CBO) reports included *The Use of Grants and Loans to Help Finance Undergraduate Education,* a CBO Staff Memorandum. CBO used NPSAS:90 to examine the economic characteristics of students who received grants and loans to finance their

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[3]Ross, L., Smith, P. and Hampton, D. 1990. *Federal Student Aid Packages, Academic Year 1986-87.* American Council on Education, Washington, D.C.

[4]Stowe, P. 1990. *Undergraduate Financial Aid Awards: A Report of the 1987-88 National Postsecondary Student Aid Study.* U.S. Department of Education, NCES 90-332, Washington, D.C.

education.[5] They also reported that 54 percent of the aid to undergraduates was in the form of grants. All types of loans represented 35 percent of the aid and work-study for the remaining 11 percent. The federal government provided about 41 percent of the total grant aid, 27 percent of the work assistance, and 89 percent of the loan aid awarded to undergraduates. These studies help confirm several historical facts about student aid packaging:

- Undergraduates in higher tuition institutions were more likely to receive aid packages than those in lower tuition institutions;
- Low income undergraduates were more likely to receive aid packages than those with higher income;
- Typically, aid recipients received a single award;
- The federal government was (and is) the single largest source of student aid; and
- Grants were the dominant type of aid.

DATA AND METHODS

This report is limited to undergraduates. Graduate and professional students are not eligible for many federal and state aid programs available to undergraduates. In turn, some aid programs help only graduate and professional students.

Data from the *1989-90 National Postsecondary Student Aid Study* (NPSAS:90) provide the basis for this report. NPSAS:90 was designed to answer fundamental questions about financial aid. It provides detailed information on student education expenses, sources of funds, and types of financial aid. The educational institutions supplied information from their financial aid offices. Student and parent questionnaires identified aid awarded outside the campus aid office.

Most data in this report are presented in a table format with the rows summing to 100. Any differences noted in the text were statistically tested using a two-tailed *t*-test adjusted for multiple comparisons. (See appendix B for details on statistical methodology.) While many statistically significant differences appear in the tables, not all are discussed.

When reviewing tabular findings, it is important to remember that a third variable may influence a relationship that appears between the two reported variables. The earlier reports cited did not adjust for mediating individual institutional characteristics.

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[5]Noell, J. 1992. *CBO Staff Memorandum: The Use of Grants and Loans to Help Finance Undergraduate Education*. Congressional Budget Office, Washington, D.C.

DEFINING PACKAGING FOR THIS REPORT

NPSAS:90 names dozens of specific student aid programs. This report consolidates them into four sources and three types of aid. The four sources of aid are federal, state, institutional and other (this includes all private sources outside the institution). The three types of aid are loan, grant and work-study. Financial aid packages are described in terms of both types and sources of aid. Two or three packages account for most of the aid to undergraduates. The specific packages differ in their prevalence and dollar amount when considered by institutional type and control, and student characteristics.

There are sixteen possible aid combinations by source. Column headings in the report tables are limited to eight of the most frequent combinations of aid types and to seven sources of aid.[6] Most packages include federal aid because the federal government provides such a large proportion of all aid. Some reported combinations had very few recipients. Less than 2 percent of the full-time/full-year undergraduates reported receiving a combination of *State & Institutional* awards and only 4 percent of the undergraduates received a *State Only* award.

This report is limited to undergraduate postsecondary aid from sources other than family or self. Some student aid programs are difficult to classify. The PLUS program guarantees loans made to parents of dependent undergraduates and is not awarded to students. However, in this report PLUS is included as federal loan aid. For a matching program, such as the State Student Incentive Grant (SSIG) where federal funds match state funds, the awarding agency is identified as the source.

A student aid package results from the interaction of several activities and conditions. Some of these are federally defined guidelines for awarding aid. Most federal aid is need based, which means that the family's ability to pay and the cost of attendance are important in determining the amount and type of aid an applicant might receive. Undergraduates may not apply for a loan without first determining their eligibility for a Pell Grant. Pell Grants go to the most needy undergraduates. Stafford Loans are also used to meet need, but other unsubsidized loans can help meet the family's expected contribution toward the cost of education. Loans were more likely to be used by either very poor students who needed more than a grant to pay their costs, or by those attending more expensive institutions who were not eligible for a grant.

This report does not classify student aid as need based, discretionary, categorical (veterans' benefits are examples of aid received by a category of students), or in recognition of achievement. Award rules for specific financial aid programs may be ambiguous or financial aid

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[6]Some columns combine several different possible aid packages into categories called *Other Federal Combinations* and *Other Non-Federal Combinations* aid. *Other Federal Combinations* includes five different possible combinations of aid: federal-state, federal- other, federal-state-institutional, federal-state-other, and federal-state-institutional-other. *Other Non-Federal Combinations* aid includes the following packages: other only, state-other, institutional-other, and state-institutional-other. The reason for aggregating these categories was the small percentage of cases in each possible combination.

offices may have had latitude in deciding who received an award, thus confounding these classification rules.

Typical student aid packages vary by the type of institution attended. In each institutional case, two or three packages accounted for most of the aid to undergraduates. In part, the aid received depended on the cost of attendance. Public institutions are often less expensive to attend than private institutions. Also, student aid programs provided by non-federal organizations generally do not include private, for-profit institutions. As a result, undergraduates in these institutions were highly dependent on federal aid programs.

Full-time/full-year undergraduates were more likely to receive aid (56 percent) than those attending less than full-time/full-year (32 percent) and, if they received aid, to receive more aid on average. Less than full-time/full-year undergraduates were less likely to receive aid because their costs were lower and they had more opportunity to work.

The surprising fact is that only 29 percent of the undergraduate respondents qualified as full-time/full-year students, while 71 percent qualified as less than full-time/full-year in 1989-90. Enrollment is reported for the academic year in this study, accounting for the high proportion of less than full-time/full-year undergraduates. For our purposes, less than full-time/full-year undergraduates include all those who were enrolled part-time or full-time for part of the year, or both. This category includes students representing several different enrollment arrangements. For example, some undergraduates enrolled full-time in one enrollment period and did not attend in the next period. Other students attended less than full-time in each of the enrollment periods, or enrolled in a clock-hour program that was less than a full-year (less than 900 hours). Many undergraduates in private, for-profit institutions are less than full-time/full year because they attend full-time for less than a year. All of these students are defined as less than full-time/full-year undergraduates in this report, and thus the aid they could receive was limited. In the rest of the report they are called part-time/part-year. Full-time/full-year undergraduates were any undergraduates who were enrolled full-time in each regular enrollment period.

Dependency status affects the receipt of student aid. A student is considered independent if he or she is: twenty-four, married, in the military, or a ward of the court. A dependent student's ability to pay is calculated using the family's income as the basis for the determination. An independent student's ability to pay is based on his or her income, including spousal contributions. For both dependent and independent undergraduates, need is calculated by subtracting the family's ability to pay from the institution's cost of attendance. The remainder is their *need*. Need often serves as a guide, and sometimes a mandate for the type and amount of aid given an undergraduate.

Thirty-five percent of full-time/full-year undergraduates and 65 percent of part-time/part-year undergraduates were independent.[7] The relationship between dependency status and receipt

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[7]U.S. Department of Education. 1993. *Profile of Undergraduates in U.S. Postsecondary Education Institutions: 1989-90*. Washington, D.C.

of a student aid package is complicated by the fact that dependency status is related to the type and control of the institution attended. Independent undergraduates were more likely to attend public or private, for-profit institutions of less than 4-year duration, and less likely to attend private, not-for-profit institutions than dependent undergraduates.[8]

Many non-quantifiable variables influence specific aid packages. For example, a late college applicant may find that institutional aid has been depleted by earlier applicants. Merit may influence the aid package a student receives. Students with exceptional academic promise or other talents may receive more grant aid and a larger total amount of aid than those with less promise. The nature of the data available to this report does not allow us to identify the effects of these factors in the packaging of aid.

ORGANIZATION OF REPORT

Chapter 2 examines aid packages by type of aid and source of aid. Each package is defined in terms of the percent of aided undergraduates who received the package and the average dollar size of the package. There is some repetition of results when describing packaging by the type and again by the source of aid. For example, undergraduates who receive large awards when aid packages are described by type of aid also have large awards when described by source of aid. The first section in chapter 2 discusses the percent of all undergraduates who received student aid and the dollar amounts involved. These observations relate to student aid as a whole, and do not differentiate among student aid packages. This information forms a backdrop for the more complicated subject of student aid packages. Chapter 3 provides more detailed information on the packaging of federal student loans and Pell Grants.

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[8]U.S. Department of Education. 1993. *Profile of Undergraduates in U.S. Postsecondary Education Institutions: 1989-90.* Washington, D.C.

Chapter 2

STUDENT AID PACKAGING

Institutional type and control, student characteristics, and tuition are interrelated. In combination, they constrain the composition of a student aid package. For example, public 2- to 3-year institutions had low average tuition, and 70 percent of their students attended part-time/part-year. Two-thirds (66 percent) of the students in these institutions were independent. At the other extreme, private, not-for-profit, 4-year, doctoral granting institutions were relatively expensive. Eighty-three percent of their undergraduates enrolled full-time/full-year, and only 28 percent of their undergraduates were independent.[9] In this chapter student aid packages are described by type, source and dollar amount. The descriptive information will be further delineated by institutional type and control and student characteristics.

STUDENT AID

Percent Receiving Some Type of Aid

Forty-three percent of undergraduates received student aid. Those who attended full-time/full-year were more likely to receive aid than less than full-time/full-year undergraduates (called part-time/part-year in the rest of this report). Fifty-six percent of the full-time/full-year undergraduates received aid compared to 32 percent of part-time/part-year undergraduates (table 2.1). Given that 71 percent of the undergraduates attended part-time/part-year, over half (53 percent) of all aid recipients were part-time/part-year students.[10]

Institutional Characteristics

Undergraduates were less likely to receive any aid if they attended a public rather than a private institution. Only half (49 percent) of the full-time/full-year undergraduates in public institutions received an aid package compared to 71 percent in private, not-for-profit institutions and 84 percent of those attending private, for-profit institutions. Only 27 percent of part-time/part-year undergraduates attending public institutions received an aid package. Part-time/part-year undergraduates attending private institutions were more likely to receive aid with over one-half (51 percent) of those in private, not-for-profit institutions, and almost three-fourths (74 percent) in private, for-profit institutions receiving aid.

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[9]Byce, C. 1993. *Financing Undergraduate Education: 1990.* U.S. Department of Education, NCES 93-201, p. 34, Washington, D.C.

[10]The alternate definition of full-time is full-time attendance in the fall regardless of enrollment in later enrollment periods. This definition results in 56 percent of the undergraduates defined as full-time and 44 percent as part-time. Using this definition, 57 percent of the full-time undergraduates and 26 percent of the part-time undergraduates received aid.

Tuition was related to the receipt of an aid package. Full-time/full-year undergraduates attending institutions with tuition below $1,000 were less likely to receive aid (42 percent) compared to those attending institutions with higher tuition (51, 62, 70 and 56 percent)(table 2.1). A smaller percentage of undergraduates received aid in the top tuition category because of the higher average family incomes among undergraduates in this set of institutions.

Living accommodations were also related to the amount of aid received. Undergraduates living with their parents had the lowest average living costs and were less likely to receive aid than those living on- or off-campus. Forty-six percent of the full-time/full-year undergraduates who lived with their parents received aid compared to 58 percent of those living off-campus and 61 percent living on-campus.

Student Characteristics

Dependency status, age, marital status, and having children were interrelated student characteristics that were, in turn, associated with attendance status and the receipt of aid. Being older, independent, married, and having children was associated with part-time/part-year attendance. Less than 15 percent of undergraduates with any one of these characteristics attended school full-time/full-year.

Dependency: Full-time/full-year independent undergraduates were more likely to receive an aid package than full-time/full-year dependent undergraduates. Seventy percent of full-time/full-year independent undergraduates received aid compared to 52 percent of full-time/full-year dependent undergraduates (table 2.1). The high proportion of full-time/full-year independent undergraduates receiving aid may be because half of them had incomes below $10,000.[11]

Age: Full-time/full-year undergraduates under twenty-four were less likely to receive an aid package (53 percent) than those twenty-four and older (all of whom are defined as independent) (table 2.1: 70, 75, and 65 percent respectively).

Marital Status, Children: Full-time/full-year married undergraduates were more likely to receive an aid package than their unmarried counterparts (68 and 55 percent respectively). The presence of dependents was associated with receipt of aid for both full- and part-time/part-year undergraduates. More than one-half (54 percent) of the full-time/full-year undergraduates without dependents received an aid package compared to 81 percent of those with dependents. Thirty-one percent of the part-time/part-year undergraduates with no dependents received aid compared to 39 percent of those with dependents. Students with dependents had higher living costs than those who did not, so they had greater need on average. Nearly all married undergraduates, and those with dependents, are classified as independent.

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[11]Byce, C. 1993. *Financing Undergraduate Education: 1990.* U.S. Department of Education, NCES 93-201, Washington, D.C.

Income: Lower income undergraduates were more likely to receive an aid package than those with higher incomes. This was the case for both dependent and independent undergraduates. Almost nine out of ten (89 percent) of the full-time/full-year and 63 percent of part-time/part-year dependent undergraduates with family incomes below $10,000 received aid. Just one-quarter (26 percent) of the dependent full-time/full-year undergraduates and 12 percent of the part-time/part-year undergraduates from families with incomes of $70,000 and above received aid.

Three-quarters (75 percent) of full-time/full-year independent students with incomes below $5,000 received aid compared to 41 percent of those with incomes of $50,000 and above. Part-time/part-year independent undergraduates ranged from 53 percent receiving aid at the lowest income level to 24 percent at the highest income level.

Table 2.1--Percentage of undergraduates receiving aid by attendance status and institutional, and student characteristics: 1989-90

	All students	Full-time/ full-year	Part-time/ part-year
Total	42.8	55.8	32.1
Institutional type and control			
Public, less-than-2-year	38.0	58.2	28.3
Public, 2- to 3-year	27.6	45.4	23.1
Public, 4-year non-doctoral granting	42.9	51.2	33.2
Public, 4-year doctoral granting	43.1	48.7	34.6
Private not-for-profit, less-than-2-year	65.8	60.0	60.5
Private not-for-profit, 2- to 3-year	56.0	67.7	44.3
Private not-for-profit, 4-year non-doctoral granting	66.5	77.0	52.4
Private not-for-profit, 4-year doctoral granting	58.0	61.9	49.4
Private for-profit, less-than-2-year	82.2	82.6	75.4
Private for-profit, 2 year or more	77.4	84.2	72.1
Institutional control			
Public	34.4	48.7	26.5
Private not-for-profit	62.9	70.7	50.9
Private for-profit	80.6	83.6	74.2
Institutional type			
Less-than-2-year	72.9	74.7	62.6
2- to 3- year	30.9	50.3	25.0
4-year non-doctoral granting	52.7	62.2	40.5
4-year doctoral granting	46.4	51.9	37.4
Tuition and fees			
Less than $1,000	26.1	41.7	22.3
$1,000-$1,999	48.9	50.9	41.7
$2,000-$7,499	65.0	62.1	60.0
$7,500-$12,499	69.2	70.1	67.5
$12,500 or more	57.6	56.0	58.2
Gender			
Male	39.9	52.3	30.1
Female	43.3	59.0	33.3
Race/ethnicity			
American Indian	50.9	66.7	37.9
Asian-Pacific Islander	35.8	49.3	24.4
Black, non-Hispanic	60.2	75.8	46.9
Hispanic	49.9	67.0	31.4
White, non-Hispanic	40.1	53.5	30.7
Dependency status			
Dependent	42.7	51.7	29.9
Independent	42.8	69.6	33.3

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Table 2.1--Percentage of undergraduates receiving aid by attendance status and institutional, and student characteristics: 1989-90--Continued

	All students	Full-time/ full-year	Part-time/ part-year
Local residence			
Campus housing	59.7	61.3	53.7
Off-campus	41.5	57.8	32.5
With parents	36.6	45.9	27.0
Marital status			
Not married	44.8	54.6	33.1
Married	35.6	67.5	29.0
Separated	56.4	84.5	43.9
Age			
Less than 24	43.9	53.1	32.3
24-31	42.1	70.2	33.0
32-39	40.0	74.8	33.5
40 or more	30.1	64.8	25.8
Dependent student income			
Less than $10,000	73.9	88.5	62.5
$10,000-$19,999	56.4	74.2	38.4
$20,000-$39,999	45.4	58.1	31.0
$40,000-$69,999	34.1	42.8	23.1
$70,000 or more	19.3	25.5	11.9
Independent student income			
Less than $5,000	65.1	74.8	52.5
$5,000-$19,999	45.5	70.1	35.4
$20,000-$49,999	30.9	62.9	26.4
$50,000 or more	26.5	40.7	24.3
Dependents, independent student			
No	43.1	54.4	30.9
Yes	47.8	80.9	38.5
Undergraduate level, class or year			
1st year/freshman	41.4	55.6	31.0
2nd year/sophomore	42.1	55.4	31.7
3rd year/junior	47.9	56.4	37.3
4th year/senior or higher	45.0	56.4	33.8
Grade point average			
Less than 2.00	36.0	47.7	26.8
2.00-3.49	43.7	54.5	32.6
3.50-4.00	44.3	66.4	33.1

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

NOTE: Percentages may not sum to 100 due to rounding.

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Size of Awards in Dollars

Full-time/full-year undergraduate aid recipients obtained larger average packages than part-time/part-year recipients, representing differences in cost of attendance (table 2.2). Full-time/full-year undergraduates received an average aid package of $4,709 compared to the $2,762 received by part-time/part-year undergraduates.

The type of institution attended was associated with the dollar amount of aid an undergraduate received. In part, this represents differences in cost of attendance typical of different categories of institutions. As will be seen in this section, aided undergraduates attending high cost institutions received more aid than those attending low cost institutions.

Institutional Characteristics

Student aid packages helped provide institutional choice. Both full- and part-time/part-year undergraduates in public institutions received smaller aid packages than those in private institutions. Full-time/full-year undergraduates in public institutions received an average of $3,436 compared with $7,116 received by those in private, not-for-profit institutions and $4,993 received by those in private, for-profit institutions. Part-time/part-year undergraduate aid recipients in public institutions received an average of $2,214 compared with $4,055 received by those in private, not-for-profit institutions and $3,834 received by those in private, for-profit institutions.

The student's place of residence was another component related to the amount of aid received. Student aid helped finance on- and off-campus housing. Full-time/full-year undergraduates who lived with their parents had lower costs and received $3,285 compared to $4,533 received by those living off-campus and $5,723 by those living on-campus.

Student Characteristics

Dependency: Independent full-time/full-year undergraduates were more likely to receive student aid than dependent undergraduates. If they received aid, it was almost the same average amount as that received by dependent full-time/full-year undergraduates. However, aided independent part-time/part-year undergraduates received less than aided part-time/part-year dependent undergraduates. Part-time/part-year independent aid recipients received an average aid package of $2,483 compared with $3,349 received by those who were dependent (table 2.2). This may reflect the fact that part-time independent undergraduate aid recipients were more likely to be working full-time and attending lower tuition institutions.

Age: The average package ($4,680) received by full-time/full-year aid recipients less than 24 years old was not significantly different from that received by full-time/full-year undergraduates between 24 and 31. Part-time/part-year aided undergraduates under 24 received an average award of $3,312 that was larger than the $2,773 received by part-time/part-year aided undergraduates between 24 and 31 years of age.

Marital Status, Children: There was a difference in the average aid package received by part-time/part-year married and unmarried undergraduates. The $3,147 received by part-time/part-year unmarried undergraduates was $949 larger than the average package received by those who were married. Finally, part-time/part-year undergraduates with dependents received an average package of $2,449. It was $689 smaller than the $3,138 received by those without dependents.

Differences in Aid by Type and Source

Inclusion of Title IV aid in a financial aid package was associated with larger average amounts of aid. Aided undergraduates who did not receive Title IV aid received $1,961 compared to $4,408 received by those who did receive aid from Title IV. Full-time/full-year undergraduates with some Title IV aid received $5,390 compared to $2,961 for those who did not receive help from federal programs. Part-time/part-year undergraduates with Title IV aid received $3,761 compared to $1,347 for those without Title IV aid. Because most Title IV aid is need based, recipients may have more need than those who do not receive that type of aid.

The largest aid packages among all aided undergraduates included a work-study component. Work-study aid recipients received an average award of $6,555, the next largest award of $5,440 was associated with packages that included a loan (table 2.2). Full-time/full-year undergraduate work-study aid recipients also received a larger package than those who received other aid packages with no work-study ($7,105 compared to $4,178). This implies that work-study was generally packaged with other types of student aid and resulted in larger average aid packages.

Table 2.2--Average award for undergraduates by attendance status and institutional, student and aid characteristics: 1989-90

	All students	Full-time/ full-year	Part-time/ part-year
Total	$3,606	$4,709	$2,762
Institutional type and control			
Public, less-than-2-year	1,832	2,692	1,556
Public, 2- to 3-year	1,998	2,624	1,828
Public, 4-year non-doctoral	3,017	3,432	2,551
Public, 4-year doctoral	3,608	3,939	3,065
Private not-for-profit, less-than-2-year	3,721	4,620	3,691
Private not-for-profit, 2- to 3-year	3,366	4,329	2,851
Private not-for-profit, 4-year non-doctoral granting	5,239	6,638	3,695
Private not-for-profit, 4-year doctoral granting	7,052	8,454	5,241
Private for-profit, less-than-2-year	4,102	4,922	3,963
Private for-profit, 2 year or more	3,991	5,041	3,585
Institutional control			
Public	2,718	3,436	2,214
Private not-for-profit	5,612	7,116	4,055
Private for-profit	4,066	4,993	3,834
Institutional type			
Less-than-2-year	3,858	4,417	3,671
2- to 3-year	2,332	3,153	2,030
4-year non-doctoral granting	4,107	5,039	3,067
4-year doctoral granting	4,559	5,230	3,600
Tuition and fees			
Less than $1,000	1,596	2,767	1,295
$1,000-$1,999	3,116	3,225	2,966
$2,000-$7,499	4,278	4,648	4,072
$7,500-$12,499	7,013	7,321	6,757
$12,500 or more	10,151	10,579	9,509
Gender			
Male	3,736	4,806	2,802
Female	3,541	4,635	2,771
Race/ethnicity			
American Indian	3,827	5,551	2,820
Asian-Pacific Islander	4,383	5,421	3,614
Black, non-Hispanic	3,787	5,129	3,038
Hispanic	3,467	4,845	2,795
White, non-Hispanic	3,542	4,596	2,664
Dependency status			
Dependent	4,091	4,657	3,349
Independent	3,180	4,836	2,483

Table 2.2--Average award for undergraduates by attendance status and institutional, student and aid characteristics: 1989-90--Continued

	All students	Full-time/ full-year	Part-time/ part-year
Local residence			
Campus housing	$5,332	$5,723	$4,514
Off-campus	3,215	4,533	2,479
With parents	2,997	3,285	2,832
Marital status			
Not married	3,947	4,743	3,147
Married	2,807	4,440	2,198
Separated	3,267	4,655	2,752
Age			
Less than 24	4,040	4,680	3,312
24-31	3,402	4,974	2,773
32-39	2,706	4,622	2,134
40 or more	2,145	4,519	1,579
Dependent student income			
Less than $10,000	4,275	5,346	3,491
$10,000-$19,999	4,365	5,352	3,450
$20,000-$39,999	4,071	4,647	3,334
$40,000-$69,999	3,875	4,138	3,274
$70,000 or more	3,792	4,048	2,940
Independent student income			
Less than $5,000	3,996	5,278	3,405
$5,000-$19,999	3,284	4,745	2,646
$20,000-$49,999	2,346	4,284	1,862
$50,000 or more	1,613	4,171	1,223
Dependents, independent student			
No	3,976	4,721	3,138
Yes	3,099	4,651	2,449
Undergraduate level, class or year			
1st year/freshman	3,245	4,321	2,535
2nd year/sophomore	3,432	4,454	2,605
3rd year/junior	4,413	5,209	3,474
4th year/senior or higher	4,386	5,410	3,358
Grade point average			
Less than 2.00	3,064	4,318	2,381
2.00-3.49	3,826	4,701	2,941
3.50-4.00	3,606	4,888	2,663

Table 2.2--Average award for undergraduates by attendance status and institutional, student and aid characteristics: 1989-90--Continued

	All students	Full-time/ full-year	Part-time/ part-year
Aid source			
Title IV aid receipt	$4,408	$5,390	$3,761
No Title IV aid	1,961	2,961	1,347
Other Federal aid receipt	5,311	6,284	5,006
No Other Federal aid	3,563	4,677	2,701
State aid receipt	4,567	5,379	3,756
No State aid receipt	3,196	4,258	2,464
Institutional aid receipt	4,971	5,839	3,964
No Institutional aid	2,880	3,778	2,306
Aid type			
Grant receipt	3,745	5,048	2,776
No Grant aid	2,842	2,967	2,688
Loan receipt	5,440	6,101	4,901
No Loan aid	2,172	3,105	1,576
Work-Study receipt	6,555	7,105	5,467
No Work-Study aid	3,276	4,178	2,595

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

AID COMBINATIONS IN PACKAGES

Types of Aid

Table 2.3 refers to full-time/full-year aided undergraduates, and table 2.4 refers to part-time/part-year aided undergraduates. Most aided undergraduates were accounted for by a few aid packages in these tables. The most popular packages differed between institutional type and control categories and among various student characteristics.

The package most awarded to full-time/full-year undergraduates was a *Grant Only*. Thirty-five percent of the aided full-time/full-year undergraduates (table 2.3) received a *Grant Only*. *Grant Only* awards included cases in which an undergraduate's need was met only by grants. It was anticipated that *Grant Only* packages would be most prevalent in low tuition public institutions. Some undergraduates eligible for other types of aid may have elected not to take a loan or participate in work-study.

The second most used aid package, received by 32 percent of full-time/full-year undergraduate aid recipients, was a *Grant & Loan* combination. This package was received by undergraduates whose need was not met by a *Grant Only*.

Grant Only and *Grant & Loan* combinations accounted for over two-thirds (67 percent) of the aid packages received by full-time/full-year undergraduates. The third package most used by full-time/full-year aided undergraduates (12 percent) was the *Grant, Loan & Work-Study* combination. These three packages accounted for nearly four out of five (79 percent) aid packages awarded to full-time/full-year undergraduates.

Three packages accounted for 88 percent of the part-time/part-year undergraduate aid recipients. The package most used by these undergraduates (56 percent) was a *Grant Only* combination (table 2.4). Nearly a quarter (24 percent) received a *Grant & Loan* combination and 9 percent received a *Loan Only*. The remaining five packages, four of which included work-study, accounted for only 12 percent of the aided part-time/part-year undergraduates.

For both full-time/full-year and part-time/part-year undergraduates, the *Grant Only* and *Grant & Loan* packages accounted for the majority of aided undergraduates. Only 9 percent of full- and part-time/part-year aided undergraduates received a *Loan Only* package. Any student who could qualify for a grant would probably prefer it instead of a loan. A student who took only a loan was probably not eligible for a grant and was not offered grant assistance from the institution.

Institutional Characteristics

Institutional type and control were associated with differences in the aid packages received by undergraduates. In part, this reflects differences in the cost of attendance. Private, not-for-profit institutions had the highest average cost of attendance and provided more institutional aid than other institutions. The limitation on allowing College Work-Study students to work for profit-making employers restricted the use of this type of aid in private, for-profit institutions. Most state aid programs excluded students in private, for-profit institutions from participating in their aid programs. The result was that undergraduates in private, for-profit institutions were primarily limited to federal grants and loans.

Tuition and Living Options

A package containing three types of aid was associated with high tuition and fees. The difference was most noticeable at the tuition extremes, less than $1,000 compared with $12,500 and above. Only 4 percent of full-time/full-year aid recipients attending low tuition institutions received a *Grant, Loan & Work-Study* package. Thirty-eight percent of the aided full-time/full-year undergraduates attending institutions with tuition $12,500 and above received a *Grant, Loan & Work-Study* package.

Half the aided full-time/full-year undergraduate aid recipients living at home received a *Grant Only* compared with 31 percent of those living off- or on-campus. This was consistent with the fact that this was the lowest cost living option of the three and could be covered by a grant without need of other types of aid. Also, community colleges did not generally provide student housing, so their students were more likely to live at home than those who attended 4-year institutions.

Institutional Type and Control

Since public 2- to 3-year institutions have the lowest costs it was not surprising that packages were simpler. Fifty-eight percent of the full-time/full-year aid recipients in public 2- to 3-year institutions received a *Grant Only* as did 56 percent of those in public, less-than-2-year institutions. This was more than the 37 percent of those attending public 4-year non-doctoral institutions who received a *Grant Only*. Three-fourths (76 percent) of the part-time/part-year aid recipients in public 2- to 3-year institutions received a *Grant Only* compared to 56 percent in private, not-for-profit, 2- to 3-year institutions. A *Grant & Loan* combination was received by 20 percent of the aided full-time/full-year undergraduates in public 2- to 3-year institutions. These two packages accounted for 78 percent of the full-time/full-year aided undergraduates in public 2- to 3-year institutions.

A high percentage of aided undergraduates in private for-profit less-than-2-year institutions received a *Grant & Loan* combination. Sixty-four percent of full-time/full-year undergraduate aid recipients in private, for-profit, less-than-2-year institutions received a *Grant & Loan* combination followed by 18 percent who received a *Loan Only* package and 14 percent a *Grant Only* package. These three combinations accounted for 96 percent of the aid to full-

time/full-year undergraduates in private, for-profit less-than-2-year institutions. The same packages accounted for 96 percent of the aid to part-time/part-year recipients in the sector.

Eighty-six percent of the aided full-time/full-year undergraduates in private, not-for-profit, 4-year non-doctoral institutions received aid from three packages. Thirty-five percent received a *Grant & Loan* combination followed by 28 percent who received a *Grant Only* award and 24 percent who received a combination of *Grant, Loan & Work-Study*. More than half (55 percent) of the part-time/part-year aid recipients in private, not-for-profit, 4-year non-doctoral institutions received a *Grant Only*, 25 percent received a *Grant & Loan* combination, and 8 percent received a *Grant, Loan & Work-Study* combination.

Full-time/full-year undergraduates in private, not-for-profit 4-year institutions were most likely to receive *Grant, Loan & Work-Study* packages (24 percent non-doctoral and 25 percent for doctoral institutions). Full-time/full-year undergraduate aid recipients in public 4-year institutions were less likely to receive this package (8 and 7 percent). Private, not-for profit institutions have the highest average tuition, and their undergraduates require more aid to meet the costs.

Private, not-for-profit institutions utilize more work-study funds than other institutions. Thus it is not surprising that full-time/full-year undergraduate aid recipients in these institutions were more than three times as likely to receive a combination of *Grants, Loans, & Work-Study* (24 percent) as those in public institutions (7 percent). Also, they were 12 times as likely as those in private, for-profit institutions (2 percent).

Dependency

There were differences in the aid packages received by dependent and independent undergraduates. There were several possible explanations for these differences. The cost of attendance and expected contribution toward those costs is calculated differently for dependent and independent undergraduates. In addition, independent undergraduates were more likely to attend public 2- to 3-year institutions and private, for-profit institutions than dependent undergraduates.[12]

Full-time/full-year independent undergraduate aid recipients were more likely to report a *Grant & Loan* combination (45 percent) than those who were dependent (27 percent). Full-time/full-year undergraduate aid recipients with dependents were also more likely to receive a *Grant & Loan* combination (45 percent) than those with no dependents (31 percent). Married full-time/full-year undergraduate aid recipients were more likely to receive a *Grant & Loan* combination (41 percent) than unmarried full-time/full-year undergraduate aid recipients (31 percent).

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[12]Byce, C. 1993. *Financing Undergraduate Education: 1990*. U.S. Department of Education, NCES 93-201, p.34, Washington, D.C.

Table 2.4 displays a difference in the receipt of a *Grant Only* between part-time/part-year dependent and independent undergraduates. Forty-six percent of the part-time/part-year dependent and 61 percent of the independent aid recipients received a *Grant Only*.

The difference in the receipt of a *Grant Only* package between part-time/part-year independent and dependent undergraduates also applied to other age-related undergraduate characteristics. Unmarried part-time/part-year undergraduate aid recipients were less likely to receive a *Grant Only* (50 percent) than were married part-time/part-year undergraduates (64 percent). Part-time/part-year undergraduate aid recipients with no dependents (49 percent) were less likely to have received a *Grant Only* than those with dependents (63 percent).

Income

Federal grant aid is more stringently tested for need than loan aid. Since federal student aid accounts for a large share of total aid, lower income undergraduates should receive a greater share of grant assistance than higher income undergraduates. Since non-federal aid is generally grant aid, and may not be need sensitive, the expected difference may not be observable.

Table 2.3 shows that full-time/full-year dependent aided undergraduates with income less than $10,000 were less likely to receive a *Grant Only* (36 percent) than those from families with income $70,000 and above (51 percent). Thirty-six percent of the aided dependents with income less than $10,000 received a *Grant & Loan* combination compared to 9 percent of those with incomes of $70,000 or more. The *Grant, Loan & Work-Study* package was received by 16 percent of aided undergraduates with incomes less than $10,000 and 5 percent of the aided dependent undergraduates with family incomes of $70,000 and above. Only 1 percent of the full-time/full-year aided dependents with income less than $10,000 received a *Loan Only* compared to 12 percent with income above $70,000. Low income undergraduates tended to receive grants packaged with other types of aid while higher income undergraduates were more likely to receive a grant by itself.

The pattern was similar for part-time/part-year undergraduates. Three out of ten (30 percent) aided dependent part-time/part-year undergraduates with incomes below $10,000 received a *Grant & Loan* package compared to one out of thirteen (8 percent) for those with income $70,000 and above (table 2.4). Only 1 percent of full-time/full-year aided dependent undergraduates with income below $10,000 received a *Loan Only* compared to 12 percent of the dependents with income $70,000 and above.

Academic Achievement

There is evidence that academically promising undergraduates received more favorable aid packages than those with lower achievement. A larger percentage of full-time/full-year undergraduate aid recipients with a grade point average of 3.5 or higher received a *Grant Only* package (43 percent) than full-time/full-year undergraduate aid recipients with a lower GPA (34 and 33 percent) (table 2.3). A similar pattern was observed for part-time/part-year undergraduates. Part-time/part-year undergraduates with a GPA 3.5 or above were more likely to

receive a *Grant Only* package (61 percent) than part-time/part-year undergraduate aid recipients with a GPA between 2.00 and 3.49 (54 percent) (table 2.4).

Packaging Summary

Most undergraduates who did not receive Title IV funds as part of their package received a *Grant Only*. Nearly three-fourths (72 percent) of the full-time/full-year undergraduate aid recipients who did not receive a package containing Title IV aid were limited to a *Grant Only* (table 2.3). Part-time/part-year undergraduate aid recipients who received no Title IV aid were also more likely to receive a *Grant Only* (85 percent) than those who did (table 2.4). Most non-federal aid is in the form of grants and almost all loans are federal.

Table 2.3--Percentage of full-time/full year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Total	35.1	4.9	11.6	32.1	9.0	0.8	0.9	5.6
Institutional type and control								
Public, less-than-2-year	56.1	1.1	3.5	25.9	5.9	0.0	0.0	7.4
Public, 2- to 3-year	58.4	6.9	3.7	19.6	5.0	0.5	0.6	5.4
Public, 4-year non-doctoral	36.5	5.7	8.3	29.2	11.1	1.3	1.6	6.4
Public, 4-year doctoral	33.6	4.1	7.2	32.6	12.4	0.6	0.9	8.6
Private not-for-profit, less-than-2-year	41.7	0.9	0.0	37.6	5.5	4.4	0.0	9.9
Private not-for-profit, 2- to 3-year	36.1	3.5	12.6	32.3	9.2	0.4	2.0	4.0
Private not-for-profit, 4-year non-doctoral granting	27.5	6.3	23.8	34.5	3.7	0.8	0.7	2.8
Private not-for-profit, 4-year doctoral granting	29.1	3.2	25.1	31.6	5.2	1.1	0.6	4.1
Private for-profit, less-than-2-year	14.4	0.1	0.9	64.2	17.7	0.0	0.0	2.7
Private for-profit, 2 year or more	14.0	0.3	1.9	56.9	23.0	0.5	0.4	3.1
Institutional control								
Public	41.0	5.3	6.6	28.2	10.1	0.8	1.0	7.1
Private not-for-profit	28.5	5.1	23.5	33.4	4.5	0.9	0.7	3.3
Private for-profit	14.1	0.2	1.5	59.8	20.8	0.3	0.3	2.9
Institutional type								
Less-than-2-year	24.6	0.4	1.5	54.8	14.7	0.2	0.0	4.0
2- to 3-year	50.0	5.6	4.1	26.4	8.0	0.5	0.6	4.8
4-year non-doctoral granting	31.3	5.8	15.7	32.6	7.8	1.0	1.1	4.6
4-year doctoral granting	32.3	3.9	12.3	32.3	10.3	0.7	0.8	7.3
Tuition and fees								
Less than $1,000	52.3	6.9	3.9	22.5	6.8	0.0	0.1	7.6
$1,000-$1,999	42.6	5.1	7.5	29.4	7.0	0.6	1.4	6.3
$2,000-$7,499	29.6	4.5	9.4	36.9	12.5	1.0	0.9	5.2
$7,500-$12,499	26.7	4.1	23.2	34.3	6.2	1.2	0.6	3.7
$12,500 or more	18.0	3.2	38.1	27.6	6.3	1.2	0.8	4.8
Gender								
Male	35.1	4.0	11.0	32.6	9.8	0.8	0.8	6.0
Female	35.2	5.5	12.2	31.6	8.4	0.8	1.0	5.3
Race/ethnicity								
American Indian	48.5	16.0	8.2	20.5	1.5	0.5	0.0	4.8
Asian-Pacific Islander	41.5	3.5	14.1	27.4	7.6	0.1	0.6	5.3
Black, non-Hispanic	35.5	7.1	13.2	35.5	5.0	0.5	0.1	3.0
Hispanic	41.8	5.7	9.8	34.1	4.2	1.0	0.8	2.7
White, non-Hispanic	34.1	4.5	11.5	31.8	10.1	0.9	1.0	6.2
Dependency status								
Dependent	36.2	5.4	13.3	26.9	9.4	1.0	1.1	6.7
Independent	32.5	3.6	7.5	44.7	8.2	0.4	0.3	2.9

Table 2.3--Percentage of full-time/full year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90--Continued

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Local residence								
Campus housing	31.0	6.2	20.0	27.5	7.2	1.1	1.3	5.8
Off-campus	31.1	3.9	8.1	39.0	11.2	0.8	0.6	5.3
With parents	49.5	4.2	3.5	27.6	8.4	0.3	0.7	5.9
Marital status								
Not married	35.1	5.1	12.5	30.8	8.8	0.8	1.0	6.0
Married	35.2	2.5	5.5	41.3	11.6	0.6	0.2	3.0
Separated	37.1	7.5	4.9	45.7	4.9	0.0	0.0	0.0
Age								
Less than 24	36.0	5.2	12.9	28.6	9.2	0.9	1.1	6.2
24-31	28.2	2.6	7.4	49.1	9.7	0.3	0.3	2.5
32-39	34.4	4.6	4.5	44.7	7.0	0.0	0.0	4.9
40 or more	42.5	6.4	6.0	34.4	5.0	1.1	0.1	4.7
Dependent student income								
Less than $10,000	35.8	9.9	16.0	35.6	0.9	0.0	0.1	1.6
$10,000-$19,999	35.2	5.0	18.8	37.1	2.2	0.6	0.3	0.8
$20,000-$39,999	30.2	5.4	14.7	31.5	10.6	1.0	1.1	5.5
$40,000-$69,999	39.7	3.7	10.0	17.4	15.4	1.6	1.6	10.8
$70,000 or more	50.8	2.9	4.9	8.9	11.7	1.3	2.5	16.9
Independent student income								
Less than $5,000	33.6	5.6	11.3	44.1	2.6	0.3	0.4	2.1
$5,000-$19,999	31.7	2.9	6.8	46.7	8.4	0.3	0.4	2.9
$20,000-$49,999	31.3	1.8	2.7	40.7	19.1	0.6	0.1	3.8
$50,000 or more	46.7	0.0	0.0	37.8	4.8	1.6	0.0	9.1
Dependents, independent student								
No	34.6	4.9	12.6	30.6	9.6	0.9	1.0	5.8
Yes	37.9	4.2	5.6	44.6	4.3	0.15	0.15	3.1
Undergraduate level, class or year								
1st year/freshman	39.0	4.9	10.0	30.4	9.0	0.8	0.7	5.2
2nd year/sophomore	36.5	5.1	11.4	31.4	8.5	0.8	1.0	5.3
3rd year/junior	31.3	4.9	14.0	33.6	9.0	0.6	1.0	5.6
4th year/senior or higher	28.8	4.4	13.2	35.2	9.9	0.9	1.0	6.8
Grade point average								
Less than 2.00	33.8	4.3	12.3	34.1	9.4	0.4	0.9	4.9
2.00-3.49	33.3	5.1	12.6	31.9	9.2	1.0	1.1	5.8
3.50-4.00	43.4	4.8	9.0	29.2	7.8	0.4	0.3	5.3

Table 2.3--Percentage of full-time/full year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90--Continued.

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Aid source								
Title IV aid receipt	20.7	5.5	16.1	43.6	10.6	1.0	0.4	2.1
No Title IV aid	72.3	3.1	0.2	2.5	5.0	0.2	2.1	14.5
Other Federal aid receipt	29.8	2.8	10.2	45.8	5.7	0.4	0.0	5.4
No Other Federal aid	35.3	4.9	11.7	31.8	9.1	0.8	0.9	5.6
State aid receipt	33.8	6.3	15.1	38.9	3.4	0.2	0.3	1.9
No State aid receipt	36.1	3.9	9.3	27.5	12.8	1.2	1.3	8.1
Institutional aid receipt	40.0	6.2	18.0	29.9	1.7	0.5	1.2	2.6
No Institutional aid	31.2	3.8	6.4	33.9	15.1	1.1	0.6	8.1

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

Table 2.4--Percentage of part-time/part year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Total	55.9	2.2	3.0	23.7	8.7	0.3	0.4	5.9
Institutional type and control								
Public, less-than-2-year	67.8	0.4	0.0	8.6	4.5	0.0	0.7	18.0
Public, 2- to 3-year	76.0	2.1	0.9	10.4	4.0	0.2	0.0	6.6
Public, 4-year non-doctoral	51.6	3.9	3.9	23.2	9.3	0.6	1.4	6.1
Public, 4-year doctoral	41.7	3.5	4.4	29.6	12.2	0.8	0.6	7.3
Private not-for-profit, less-than-2-year	33.0	4.3	1.7	19.1	7.6	0.0	0.0	34.3
Private not-for-profit, 2- to 3-year	55.9	3.5	4.6	25.9	7.2	0.4	0.4	2.2
Private not-for-profit, 4-year non-doctoral granting	54.8	2.3	7.9	24.9	5.4	0.5	0.6	3.6
Private not-for-profit, 4-year doctoral granting	48.5	1.6	10.9	27.5	7.3	0.2	0.3	3.7
Private for-profit, less-than-2-year	20.0	0.0	0.4	54.9	21.3	0.0	0.0	3.4
Private for-profit, 2 year or more	23.9	0.2	1.3	51.2	20.7	0.2	0.3	2.2
Institutional control								
Public	64.2	2.7	2.2	16.7	6.7	0.4	0.4	6.9
Private not-for-profit	52.5	2.3	8.2	25.6	6.1	0.4	0.5	4.4
Private for-profit	21.4	0.1	0.7	53.6	21.1	0.1	0.1	3.0
Institutional type								
Less-than-2-year	26.1	0.2	0.4	48.0	18.8	0.0	0.1	6.4
2- to 3-year	70.8	2.0	1.0	14.7	5.3	0.2	0.0	6.0
4-year non-doctoral granting	51.6	3.1	5.6	24.8	8.5	0.5	1.0	4.9
4-year doctoral granting	43.3	3.0	6.0	29.1	11.1	0.7	0.5	6.4
Tuition and fees								
Less than $1,000	76.4	1.9	0.7	10.0	4.3	0.0	0.2	6.5
$1,000-$1,999	48.7	4.1	3.5	26.5	9.4	0.9	0.7	6.3
$2,000-$7,499	32.1	1.4	4.0	41.4	15.5	0.5	0.3	4.8
$7,500-$12,499	26.2	2.9	12.0	41.6	13.4	0.4	1.3	2.1
$12,500 or more	26.7	1.9	19.0	37.7	6.6	0.3	0.0	7.7
Gender								
Male	56.6	1.6	2.9	22.5	8.5	0.4	0.4	7.1
Female	55.1	2.8	3.1	24.4	8.9	0.3	0.4	5.1
Race/ethnicity								
American Indian	64.7	1.7	1.9	16.3	5.2	0.0	0.0	10.2
Asian-Pacific Islander	62.4	5.3	4.9	17.1	7.1	0.0	0.5	2.7
Black, non-Hispanic	52.1	3.8	2.7	29.2	8.8	0.1	0.3	3.0
Hispanic	52.8	3.4	2.9	25.6	8.4	0.0	0.5	6.4
White, non-Hispanic	56.5	1.6	2.9	22.8	8.9	0.4	0.3	6.5
Dependency status								
Dependent	45.8	4.1	5.7	23.0	11.1	0.6	0.8	8.9
Independent	60.7	1.3	1.6	24.2	7.6	0.2	0.2	4.3

Table 2.4--Percentage of part-time/part-year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90--Continued

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Local residence								
Campus housing	31.1	5.8	15.2	28.8	9.8	1.0	1.3	7.1
Off-campus	59.1	1.6	1.8	23.2	8.2	0.3	0.3	5.5
With parents	57.2	2.4	1.2	22.9	9.7	0.0	0.2	6.5
Marital status								
Not married	49.9	2.9	4.0	26.3	9.5	0.4	0.5	6.6
Married	64.3	1.3	1.4	20.2	8.1	0.2	0.1	4.5
Separated	54.9	0.4	0.3	33.1	6.2	0.0	0.6	4.5
Age								
Less than 24	46.4	3.6	4.9	26.0	10.5	0.5	0.6	7.6
24-31	56.3	1.4	1.6	28.0	8.1	0.3	0.3	4.1
32-39	67.2	0.7	1.4	18.5	7.7	0.0	0.1	4.4
40 or more	76.7	1.2	1.0	11.4	3.7	0.3	0.0	5.8
Dependent student income								
Less than $10,000	53.7	6.8	5.3	29.5	1.3	0.1	0.2	3.1
$10,000-$19,999	47.2	5.2	5.6	31.2	5.4	0.3	0.8	4.2
$20,000-$39,999	37.7	4.4	7.2	26.1	15.2	0.9	0.5	8.0
$40,000-$69,999	46.9	1.2	5.2	11.3	17.5	1.1	1.5	15.3
$70,000 or more	50.5	1.2	2.0	7.6	16.3	0.4	1.4	20.5
Independent student income								
Less than $5,000	49.6	3.1	2.6	37.7	3.9	0.0	0.3	2.9
$5,000-$19,999	54.9	1.2	1.9	27.2	9.2	0.4	0.2	5.1
$20,000-$49,999	71.0	0.5	0.7	14.9	8.3	0.1	0.0	4.5
$50,000 or more	89.6	0.0	0.2	2.2	4.5	0.0	0.0	3.5
Dependents, independent student								
No	49.0	3.0	4.2	24.8	11.1	0.5	0.5	6.8
Yes	62.6	1.3	1.5	26.0	5.4	0.0	0.1	3.1
Undergraduate level, class or year								
1st year/freshman	57.6	1.7	1.8	23.2	9.4	0.1	0.1	6.2
2nd year/sophomore	60.5	2.6	3.5	21.2	6.1	0.6	0.4	5.0
3rd year/junior	49.8	3.5	4.4	25.0	9.7	0.6	0.8	6.2
4th year/senior or higher	45.9	2.5	5.2	29.0	9.9	0.6	1.0	5.9
Grade point average								
Less than 2.00	56.4	2.2	2.8	22.1	10.0	0.1	0.5	6.1
2.00-3.49	53.5	2.8	4.0	25.1	8.3	0.5	0.5	5.4
3.50-4.00	60.5	1.5	2.0	21.5	8.1	0.3	0.1	6.1

Table 2.4--Percentage of part-time/part-year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90--Continued

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Aid source								
Title IV aid receipt	35.7	3.4	5.0	39.8	13.6	0.5	0.1	1.9
No Title IV aid	84.5	0.6	0.1	0.8	1.8	0.0	0.7	11.5
Other Federal aid receipt	46.9	4.6	2.6	24.6	1.5	0.0	0.0	19.7
No Other Federal aid	56.1	2.2	3.0	23.7	8.9	0.3	0.4	5.5
State aid receipt	58.0	1.5	2.0	21.3	10.6	0.3	0.4	6.0
No State aid receipt	48.9	4.5	6.2	31.7	2.7	0.3	0.3	5.4
Institutional aid receipt	51.0	3.9	6.2	31.6	2.4	0.3	0.9	3.8
No Institutional aid	57.7	1.6	1.7	20.7	11.2	0.4	0.1	6.6

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

Sources of Aid

Institutional type and control were associated with certain aid packages defined by source. Private, not-for-profit institutions provide more institutional aid than either public or private, for-profit institutions.

Table 2.5 shows that almost three-fourths (72.4 percent) of the full-time/full-year undergraduate aid recipients received one of the three aid packages that included federal aid. Twenty-three percent of full-time/full-year aided undergraduates received a *Federal Only* package, 12 percent *Federal & Institutional* aid, and 37 percent received an *Other Federal Combinations* package (table 2.5). As noted earlier, *Other Federal Combinations* includes five different possible combinations of aid: federal-state, federal-other, federal-state-institutional, federal-state-other, and federal-state-institutional-other.

Table 2.6 shows that part-time/part-year undergraduates were less dependent on federal aid than were full-time/full-year recipients. The three aid packages containing federal aid accounted for 60 percent of the part-time/part-year undergraduate aid recipients. Twenty-nine percent received a *Federal Only* package, 22 percent obtained an *Other Federal Combinations* package, and 9 percent a *Federal & Institutional* package. Conversely, part-time/part-year undergraduate aid recipients (table 2.6) were more likely to receive an *Other Non-federal Combinations* package, which includes aid provided by employers, (27 percent) than full-time/full-year recipients (11 percent).

Institutional Control

Private for-Profit

Nearly all (94 percent) of the full-time/full-year undergraduate aid recipients in private, for-profit institutions received an aid package with a federal component (table 2.5). There were differences in the aid packages received by full-time/full-year undergraduates attending private for-profit, less than-2-year and 2 year or more institutions. The use of federal aid was most frequent in private for-profit, less-than-2-year institutions where 72 percent of the aided full-time/full-year undergraduates received *Federal Only* aid compared to 57 percent in private for-profit, 2 year or more institutions. Full-time/full-year undergraduate aid recipients in private for-profit, 2 year or more institutions were more likely to receive an *Other Federal Combinations* (30 percent) than those attending less-than-2-year institutions (10 percent) (table 2.5).

Part-time/part-year undergraduates in private, for-profit institutions also relied on federal aid. Over two-thirds (67 percent) of the part-time/part-year undergraduate aid recipients in private for-profit, less-than-2-year institutions received a *Federal Only* package as did 58 percent of those in private for-profit, 2 year or more institutions (table 2.6).

The predominance of federal aid packages in the private for-profit sector reflects the fact that most states do not include these institutions in state sponsored aid programs. Few of these schools provide institutional aid, and most of the part-time/part-year students enrolled in private for-profit institutions attend full-time for less than a year. Thus, few of these students receive aid from other

than federal sources.

Public

Table 2.5 shows that 26 percent of the full-time/full-year aided undergraduates at public institutions received a *Federal Only* package, 37 percent received an *Other Federal Combinations* package and 12 percent received an *Other Non-federal Combinations* aid package.

Full-time/full-year aid recipients in public, less-than-2-year institutions were more likely to receive a *Federal Only* aid package than those in other types of public institutions. Over two-thirds (67 percent) of the full-time/full-year aid recipients in public, less-than-2-year institutions received a *Federal Only* aid package. This compared to the 24 percent for those in public, 2- to 3-year institutions, 25 percent received by those in 4-year non-doctoral, and 26 percent for those in 4-year doctoral institutions. Reliance on federal aid in public, less than-2-year institutions can be explained by two facts. First, the low cost of attendance does not require large aid packages, and second, many non-federal aid programs are limited to college students and do not help those in vocational programs, which are the predominant ones in public, less-than-2-year institutions.

Table 2.6 shows that aid provided by employers represented a large share of the *Other Non-federal Combinations* aid package. Thirty-two percent of the aided part-time/part-year undergraduates in public institutions received this package. It was the package most used by this group. The prevalence of this source of aid was most noticeable in public, less-than-4-year institutions. Forty-five percent of the part-time/part-year aid recipients in public, less-than-2-year institutions received this package as did 39 percent of those attending public, 2- to 3-year institutions, compared to 22 percent in public, 4-year non-doctoral and 20 percent in public, 4-year doctoral granting institutions.

Private, not-for-profit

Full-time/full-year undergraduates in private, not-for-profit institutions received federal aid in combination with other sources. As table 2.5 illustrates, two packages, *Other Federal Combinations* (42 percent) and *Federal & Institutional* (21 percent), accounted for 63 percent of the aided full-time/full-year undergraduates in private, not-for-profit institutions. Few full-time/full-year aid recipients in private, not-for-profit, 4-year non-doctoral (7 percent) and 4-year doctoral (9 percent) institutions received a *Federal Only* aid package.

Table 2.6 shows part-time/part-year undergraduates in private, not-for-profit institutions were as likely to receive an *Other Non-federal Combinations* aid package (28 percent) or an *Other Federal Combinations* (27 percent) followed by a *Federal Only* (15 percent) package. These three packages accounted for 70 percent of the part-time/part-year aided undergraduates.

Only 9 percent of the aided part-time/part-year undergraduates in private, less-than-2-year institutions received an *Other Non-federal Combinations* aid package compared to 24 percent for those in private, not-for-profit, 2- to 3-year institutions, 30 percent of those in private, not-for-profit, 4-year non-doctoral institutions and 27 percent of those in private, not-for-profit, 4-year doctoral

institutions. This finding reflects the fact that aid provided by employers did not play as important a role for students in private, less-than-2-year institutions as in public, less-than-2-year institutions.

Twenty-four percent of the full-time/full-year recipients in private, not-for-profit institutions received a package containing a single source of aid (*Federal Only, State Only*, or *Institutional Only*) whereas 42 percent of full-time/full-year recipients in public institutions, and 59 percent in private, for-profit institutions received a single source package (table 2.5). More than three-fourths (77 percent) of the full-time/full-year undergraduate aid recipients in private, not-for-profit institutions received aid packages that included at least two sources. This was also true for more than half (58 percent) of those in public institutions, and 41 percent of those in private, for-profit institutions. These differences represented a combination of cost and policy differences. Undergraduates in higher cost institutions received aid from more sources to meet their needs.

Student Characteristics

Dependency

Federal aid was an important source of assistance for full-time/full-year independent undergraduates. Eighty-seven percent of the full-time/full-year independent undergraduate aid recipients received an aid package that included federal aid. More than one-third (34 percent) of the independent full-time/full-year undergraduate aid recipients received a *Federal Only* aid package compared with 18 percent of the dependent full-time/full-year undergraduate aid recipients. Forty-two percent of the full-time/full-year independent undergraduate aid recipients received an *Other Federal Combinations* package compared to 35 percent of those who were dependent.

Federal aid was included in the packages of 66 percent of the aided full-time/full-year dependent undergraduates. The remaining one-third (33 percent) received an aid package without a federal component. In comparison, only 13 percent of the independent undergraduates received an aid package with no federal component. In part, this can be explained by the fact that dependent undergraduates were more likely to attend private, not-for-profit institutions than independent undergraduates.

Part-time/part-year independent undergraduate aid recipients relied less on federal aid than those who attended full-time/full-year. Fifty-six percent received a package with federal aid but one-third (33 percent) of the independent part-time/part-year undergraduate aid recipients received an *Other Non-federal Combinations* aid package. *Other Non-federal Aid* includes merit aid usually received by younger full-time/full-year undergraduates and employer provided aid received by part-time/part-year independent undergraduates.

Income

Income was related to the source of the aid package. Since most federal aid was needs tested, there should have been more aid packages with a federal component awarded to lower income undergraduates and fewer to those with higher income levels. However, exceptions such as federal SLS and PLUS loans that were not needs tested and some non-federal aid limited to lower income

recipients could have obscured the relationship.

The difference in federal aid awards was most noticeable at the income extremes. Table 2.5 shows full-time/full-year dependent undergraduates with incomes less than $10,000 were nearly twice as likely to receive a *Federal Only* award (22 percent) than those from families with incomes of $70,000 and above (12 percent). The difference was even more striking for *Other Federal Combinations* packages. Fifty-eight percent of the aided full-time/full-year dependent undergraduates with incomes of less than $10,000 received this package compared to 8 percent of those with incomes of $70,000 or higher.

High income dependent undergraduates were more likely than those with low incomes to receive an *Institutional Only* or *Other Non-federal Combinations* package. Only 2 percent of the full-time/full-year dependent undergraduates with incomes less than $10,000 received an *Institutional Only* aid package compared to 35 percent of those with incomes of $70,000 and above. Three percent of the aided dependent full-time/full-year undergraduates with family incomes below $10,000 received an *Other Non-federal Combinations* package compared to 26 percent of those with incomes of $70,000 or more.

Table 2.6 illustrates that low income part-time/part-year dependent undergraduates were also more likely to receive aid packages limited to federal aid than were those with higher incomes. Forty-two percent of aided dependent part-time/part-year undergraduates with incomes less than $10,000 received a *Federal Only* package compared to 14 percent of those with incomes of $70,000 or more. More than one-third (35 percent) of those with incomes less than $10,000 received an *Other Federal Combinations* award compared to 9 percent of those with incomes of $70,000 or higher. Low-income, part-time/part-year dependent undergraduate aid recipients received few *Institutional Only* packages compared to those with incomes of $70,000 or more (4 percent compared to 28 percent). The same was true for *Other Non-federal Combinations* packages (5 percent compared to 33 percent).

Low-income, full-time/full-year independent undergraduate aid recipients were more likely to receive a package containing only federal aid than were those with higher incomes (table 2.5). About one out of three (31 percent) full-time/full-year independent aid recipients with incomes less than $5,000 received a *Federal Only* award compared to 12 percent of those with incomes of $50,000 or more. Only 3 percent of the full-time/full-year independent undergraduate aid recipients with incomes below $5,000 received an *Other Non-federal Combinations* aid package compared to 40 percent with incomes of $50,000 or more.

The difference was similar for part-time/part-year undergraduates. Table 2.6 shows that 81 percent of the independent part-time/part-year undergraduate aid recipients with incomes $50,000 or more received an *Other Non-federal Combinations* aid package compared to 8 percent of those with incomes of less than $5,000. High income independent students were apt to be working full-time. Therefore, they were probably ineligible for need based aid, but eligible for employee tuition benefits.

Federal aid was more likely to help low income undergraduates than those with high incomes. Using need as a factor in awarding aid concentrates federal awards among low income recipients

regardless of whether they are full-time/full-year or part-time/part-year, dependent or independent.

Grade Point Average (GPA)

There was a relationship between GPA and source of aid. Full-time/full-year undergraduates with a GPA of 3.5 or higher (17 percent) were less likely to receive a *Federal Only* package than those with a GPA of 2.00 to 3.49 (22 percent) or below 2.00 (27 percent) (table 2.5).

Full-time/full-year undergraduate aid recipients who had a GPA of 3.5 or above were more likely to receive an *Other Non-federal Combinations* award (18 percent) compared with those who had a lower GPA (6 and 10 percent). Table 2.6 shows that 39 percent of the part-time/part-year undergraduates with a GPA 3.50-4.00 received an *Other Non-federal Combinations* aid package compared to 24 percent with a 2.00 to 3.49 GPA, and 14 percent of those with a GPA below 2.00. This result is consistent with the premise that talented undergraduates were more likely to receive some kind of aid, when they did not qualify for federal aid, than those with lower GPA's.

Source by Type of Aid

There was a relationship between the type and source of aid received. In table 2.5 nearly all (96 percent) of the full-time/full-year undergraduates who obtained a loan received it as part of a package that contained federal aid. Almost all loans came from the federal government. Twenty-nine percent of those who received a loan did so as part of a *Federal Only* package, 18 percent got a *Federal & Institutional* package, and 48 percent an *Other Federal Combinations* award. Only 45 percent of the full-time/full-year undergraduates who did not receive a loan were associated with these three packages (15 percent with *Federal Only* package, 6 percent with a *Federal & Institutional* package and 25 percent with an *Other Federal Combinations* package).

Table 2.5--Percentage of full-time/full year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Total	22.9	12.3	37.2	4.4	1.9	10.2	11.0
Institutional type and control							
Public, less-than-2-year	66.9	3.5	13.2	4.9	0.0	3.0	8.5
Public, 2- to 3-year	23.6	6.9	41.0	4.8	1.6	8.4	13.7
Public, 4-year non-doctoral	25.3	6.9	38.9	5.9	1.2	9.8	12.0
Public, 4-year doctoral	26.1	9.9	33.6	5.7	1.0	11.9	11.9
Private not-for-profit, less-than-2-year	36.0	0.0	53.7	8.0	0.0	0.0	2.4
Private not-for-profit, 2- to 3-year	19.4	11.6	39.8	2.5	3.2	11.8	11.6
Private not-for-profit, 4-year non-doctoral granting	7.0	19.7	45.5	2.7	3.9	12.3	9.0
Private not-for-profit, 4-year doctoral granting	9.3	25.6	34.2	3.2	3.0	12.1	12.6
Private for-profit, less-than-2-year	71.9	11.9	9.6	1.9	0.0	1.4	3.4
Private for-profit, 2 year or more	57.2	7.4	29.5	1.3	0.3	1.5	2.8
Institutional control							
Public	25.8	8.1	36.8	5.5	1.2	10.3	12.3
Private not-for-profit	8.5	21.2	41.5	2.9	3.5	12.1	10.3
Private for-profit	63.1	9.2	21.5	1.6	0.2	1.4	3.0
Institutional type							
Less-than-2-year	69.5	9.6	11.9	2.8	0.0	1.7	4.5
2- to 3-year	28.3	7.2	39.7	4.1	1.5	7.5	11.8
4-year non-doctoral granting	17.3	13.3	41.6	4.2	2.5	10.8	10.3
4-year doctoral granting	21.3	14.4	33.7	5.0	1.5	12.0	12.1
Tuition and fees							
Less than $1,000	29.5	9.5	33.9	3.9	0.8	9.5	13.1
$1,000-$1,999	26.9	8.2	36.5	5.9	1.4	9.2	11.9
$2,000-$7,499	24.1	10.6	38.5	4.5	2.1	10.2	10.1
$7,500-$12,499	11.5	19.6	39.8	3.3	3.3	12.7	9.7
$12,500 or more	8.1	34.5	32.2	1.2	1.6	10.6	11.9
Gender							
Male	23.9	12.7	33.9	4.9	1.7	11.3	11.8
Female	22.1	12.1	40.0	4.0	2.0	9.4	10.5
Race/ethnicity							
American Indian	9.8	13.6	58.0	3.4	1.0	6.7	7.5
Asian-Pacific Islander	15.1	14.7	45.1	4.3	0.9	7.8	12.0
Black, non-Hispanic	30.2	15.3	40.4	1.8	0.2	8.1	4.0
Hispanic	23.2	13.1	44.8	2.7	1.7	6.8	7.7
White, non-Hispanic	22.5	11.7	35.6	4.9	2.2	11.0	12.2
Dependency status							
Dependent	18.4	13.1	35.2	5.3	2.4	12.7	13.0
Independent	34.1	10.5	42.2	2.4	0.5	4.3	6.1

Table 2.5--Percentage of full-time/full year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90--Continued

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Local residence							
Campus housing	14.8	17.4	36.2	3.7	2.2	13.1	12.6
Off-campus	30.2	10.5	38.4	3.2	0.9	7.6	9.2
With parents	23.5	7.0	36.8	7.9	3.0	10.1	11.7
Marital status							
Not married	21.4	12.8	36.8	4.7	2.0	10.9	11.4
Married	33.7	9.3	39.3	2.3	0.7	5.6	9.1
Separated	36.2	9.1	52.4	1.6	0.7	0.0	0.0
Age							
Less than 24	20.2	13.0	35.5	4.9	2.2	12.0	12.1
24-31	36.0	10.8	43.4	2.5	0.2	2.7	4.4
32-39	30.1	8.4	46.4	1.3	0.4	4.2	9.2
40 or more	31.2	8.0	42.7	3.4	1.4	1.8	11.5
Dependent student income							
Less than $10,000	22.4	13.5	57.5	1.0	0.5	2.4	2.7
$10,000-$19,999	18.9	13.8	53.3	3.3	1.3	3.8	5.6
$20,000-$39,999	19.8	13.1	37.9	6.0	2.6	8.9	11.8
$40,000-$69,999	16.1	13.7	19.1	6.9	3.7	20.5	20.0
$70,000 or more	11.8	8.7	8.2	8.4	2.6	34.7	25.7
Independent student income							
Less than $5,000	30.6	13.1	46.6	1.8	0.1	4.5	3.4
$5,000-$19,999	38.1	9.9	39.4	2.7	0.6	3.4	5.9
$20,000-$49,999	30.9	7.3	43.0	2.7	0.2	6.5	9.5
$50,000 or more	12.4	7.0	26.7	0.0	11.0	2.9	39.9
Dependents, independent student							
No	21.6	12.9	36.1	4.8	2.1	11.1	11.5
Yes	33.1	8.6	47.6	1.4	0.2	2.4	6.7
Undergraduate level, class or year							
1st year/freshman	26.5	10.8	35.0	4.4	1.8	9.8	11.8
2nd year/sophomore	21.3	12.8	40.3	4.3	1.6	9.1	10.6
3rd year/junior	19.8	11.6	39.8	4.6	1.9	12.2	10.1
4th year/senior or higher	20.4	15.5	35.6	4.4	2.4	10.9	10.9
Grade point average							
Less than 2.00	27.1	12.6	40.7	5.5	1.0	7.6	5.6
2.00-3.49	22.4	12.6	38.6	4.6	1.7	10.3	9.9
3.50-4.00	16.6	11.3	33.7	4.1	2.8	13.6	18.0

Table 2.5--Percentage of full-time/full year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90--Continued

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Aid type							
Grant receipt	17.2	14.2	42.9	3.7	2.1	10.2	9.8
No Grant aid	52.3	3 0	8.1	8.3	0.7	10.6	17.1
Loan receipt	29.9	17.9	48.3	1.4	0.3	0.9	1.4
No Loan aid	14.9	5.9	24.5	7.9	3.6	21.0	22.1
Work-Study receipt	14.9	23.8	52.8	0.9	1.0	4.0	2.7
No Work-Study aid	24.7	9.8	33.8	5.2	2.1	11.6	12.9

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

Table 2.6--Percentage of part-time/part-year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Total	29.3	8.7	21.9	4.8	0.7	7.7	27.1
Institutional type and control							
Public, less-than-2-year	28.0	6.0	5.3	8.7	1.0	6.5	44.6
Public, 2- to 3-year	22.1	4.5	21.0	6.4	0.2	7.1	38.7
Public, 4-year non-doctoral	27.3	5.6	30.0	5.7	1.1	8.5	21.9
Public, 4-year doctoral	32.0	8.7	26.0	3.7	0.7	9.0	19.9
Private not-for-profit, less-than-2-year	48.0	9.8	12.2	18.6	0.1	2.1	9.2
Private not-for-profit, 2- to 3-year	23.4	12.8	30.3	2.1	1.1	6.3	24.0
Private not-for-profit, 4-year non-doctoral granting	12.6	11.1	27.6	2.9	2.3	13.2	30.3
Private not-for-profit, 4-year doctoral granting	14.1	15.7	25.5	3.0	2.2	12.9	26.6
Private for-profit, less-than-2-year	67.0	20.2	5.6	2.0	0.1	2.3	2.8
Private for-profit, 2 year or more	57.9	15.0	17.5	1.4	0.7	1.8	5.7
Institutional control							
Public	25.2	5.6	23.3	5.8	0.5	7.8	31.8
Private not-for-profit	15.0	12.5	26.8	3.3	2.1	12.2	28.1
Private for-profit	63.9	18.5	9.6	1.8	0.3	2.1	3.8
Institutional type							
Less-than-2-year	61.6	18.1	5.8	3.5	0.2	2.8	8.0
2- to 3-year	25.1	5.9	21.1	5.8	0.3	6.7	35.3
4-year non-doctoral granting	22.5	8.1	28.3	4.5	1.6	10.3	24.9
4-year doctoral granting	27.8	10.4	25.8	3.5	1.1	10.0	21.5
Tuition and fees							
Less than $1,000	24.9	5.2	15.2	5.9	0.3	8.6	40.0
$1,000-$1,999	29.1	7.7	30.4	4.0	0.7	7.1	21.1
$2,000-$7,499	38.7	13.2	23.8	3.7	1.3	6.3	13.0
$7,500-$12,499	22.2	17.7	36.2	1.9	1.7	9.8	10.4
$12,500 or more	14.3	16.9	39.9	1.2	1.2	8.1	18.4
Gender							
Male	26.1	8.0	20.3	5.1	0.6	7.3	32.7
Female	30.8	8.7	23.5	4.4	0.8	7.8	24.1
Race/ethnicity							
American Indian	22.5	4.3	25.3	12.1	0.0	4.7	31.1
Asian-Pacific Islander	27.0	6.3	33.7	5.7	0.6	11.4	15.5
Black, non-Hispanic	39.3	15.9	22.4	3.5	0.5	6.1	12.5
Hispanic	37.8	9.3	25.7	5.6	0.7	5.9	15.1
White, non-Hispanic	26.6	7.4	20.7	4.8	0.8	8.0	31.7
Dependency status							
Dependent	29.3	10.3	27.2	5.3	1.5	10.2	16.1
Independent	29.3	7.9	19.3	4.2	0.4	6.2	32.6

Table 2.6--Percentage of part-time/part-year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90--Continued

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Local residence							
Campus housing	23.1	15.2	33.5	3.9	1.6	12.1	10.6
Off-campus	28.1	7.3	19.4	4.6	0.4	7.2	33.0
With parents	34.8	9.7	23.9	5.7	1.2	7.2	17.4
Marital status							
Not married	31.1	10.2	25.7	4.6	1.0	7.6	19.8
Married	23.9	6.4	16.0	4.2	0.3	5.8	43.3
Separated	43.4	9.2	23.2	3.7	0.0	8.3	12.3
Age							
Less than 24	31.6	10.5	27.0	4.6	1.2	8.7	16.5
24-31	33.6	7.3	21.3	4.0	0.3	4.6	29.0
32-39	23.5	5.7	17.4	5.1	0.2	5.9	42.2
40 or more	15.3	6.2	12.8	5.7	0.6	12.2	47.2
Dependent student income							
Less than $10,000	41.8	12.4	34.6	1.9	0.8	3.5	5.1
$10,000-$19,999	30.6	12.2	35.1	5.1	1.0	6.8	9.3
$20,000-$39,999	27.3	11.3	29.1	7.8	1.7	8.7	14.1
$40,000-$69,999	23.2	7.0	17.3	4.9	2.0	16.2	29.4
$70,000 or more	14.4	5.2	9.4	7.6	2.3	28.4	32.7
Independent student income							
Less than $5,000	40.6	13.6	28.7	3.9	0.2	4.9	8.1
$5,000-$19,999	35.3	8.5	22.3	4.4	0.5	6.0	23.0
$20,000-$49,999	17.7	4.5	11.8	4.6	0.2	7.6	53.7
$50,000 or more	6.0	1.0	3.4	2.5	0.6	5.6	81.0
Dependents, independent student							
No	28.6	9.4	25.4	4.3	1.0	7.5	23.8
Yes	31.0	9.0	19.9	3.9	0.3	4.6	31.4
Undergraduate level, class or year							
1st year/freshman	34.7	9.8	17.2	5.3	0.5	6.5	26.1
2nd year/sophomore	23.0	6.7	26.9	5.3	0.8	7.7	29.5
3rd year/junior	23.6	7.5	27.9	2.9	1.2	9.7	27.2
4th year/senior or higher	23.2	8.7	26.4	3.1	1.2	10.7	26.7
Grade point average							
Less than 2.00	34.8	11.2	24.2	7.7	0.5	7.5	14.1
2.00-3.49	28.4	8.5	26.1	4.8	1.0	7.1	24.1
3.50-4.00	23.4	6.7	18.0	2.9	0.6	9.6	38.9

Table 2.6--Percentage of part-time/part-year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90--Continued

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Aid type							
Grant receipt	24.7	10.0	24.1	4.0	0.8	7.2	29.2
No Grant aid	54.7	1.4	9.4	8.9	0.5	10.1	15.1
Loan receipt	44.2	16.0	36.7	0.5	0.2	1.2	1.2
No Loan aid	20.9	4.6	13.6	7.1	1.0	11.2	41.4
Work-Study receipt	20.6	19.8	49.9	1.1	0.9	6.1	1.7
No Work-Study aid	29.8	8.0	20.1	5.0	0.7	7.8	28.6

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

SIZE OF PACKAGES IN DOLLARS

The cost of institutional attendance limits the amount of aid in a package, since an aid package does not usually exceed the cost of attendance minus the family contribution. As expected, the largest aid packages were concentrated in the highest cost institutions. Larger aid packages contained more types of aid because most aid programs cannot exceed a maximum amount. The only way to meet the need was to combine several types or sources of aid.

Types of Aid

Table 2.7 shows that the average aid packages ranged from $1,319 to $8,745 for full-time/full-year aided undergraduates. The largest average aid package included all three types of aid. Full-time/full-year undergraduates who received a combination of *Grant, Loan & Work-Study* secured the largest average award of $8,745 (table 2.7). Packages that included two types of aid were larger than packages containing a single type of aid. The smallest average aid package with two types of aid was a *Loan & Work-Study* of $4,341. The largest average aid package with only one type of aid was *Loan Only* with $3,326. Full-time/full-year undergraduates receiving *Work-Study Only* collected the smallest average award of $1,319.

At $7,272, the *Grant, Loan & Work-Study* package was the largest average award received by part-time/part-year undergraduates (table 2.8). The smallest average award made to part-time/part-year undergraduates was either a *Grant Only* of $1,446 or a *Work-Study Only* award of $1,399 (table 2.8). The average *Grant Only* award received by part-time/part-year undergraduates was less than one-half the average amount received by full-time/full-year undergraduate aid recipients.

Institutional Type and Control

Because institutional control was related to cost of attendance, control was related to the average size of the packages received by undergraduates. Full-time/full-year undergraduate aid recipients attending public institutions received a smaller average award than those attending private institutions for all aid packages except *Work-Study Only*. Table 2.7 shows that the average *Grant Only* award was $2,390 for aid recipients in public institutions. Forty-one percent of them received this package (table 2.3). This was one-half the award ($4,795) received by full-time/full-year *Grant Only* aid recipients in private, not-for-profit institutions and $1,105 less than the award ($3,495) received by those in private, for-profit institutions. The second most used package by full-time/full-year undergraduate aid recipients in public institutions was a *Grant & Loan* combination that averaged $4,950. This was $2,851 less than the average *Grant & Loan* package received by those in private, not-for-profit institutions and $615 smaller than the package received by aid recipients in private, for-profit institutions.

Table 2.8 shows that part-time/part-year undergraduate aid recipients in public institutions received a $1,221 *Grant Only* award that was nearly $1,000 smaller than that received by full-time/full-year undergraduate *Grant Only* aid recipients in public institutions (table 2.7). It was also less than the $1,996 received by those in private, for-profit institutions and even smaller than

the $2,374 *Grant Only* award received by those in private, not-for-profit institutions.

Full-time/full-year undergraduate aid recipients in private not-for-profit, 4-year doctoral, and 4-year non-doctoral institutions received larger average *Grant Only* and *Grant & Loan* packages compared to those in public, 2- to 3-year institutions (table 2.7). The $4,384 *Grant Only* award received by full-time/full-year undergraduates in private not-for-profit, 4-year non-doctoral institutions was smaller than the $5,961 received by those in private not-for-profit, 4-year doctoral institutions. It was larger than the $1,964 award received by those in public, 2- to 3-year institutions. The $7,421 *Grant & Loan* package received by full-time/full-year undergraduates in private not-for-profit, 4-year non-doctoral institutions, and the $8,886 received by those in private not-for-profit, 4-year doctoral institutions, were both larger than the $4,153 average award received by full-time/full-year undergraduates attending public, 2- to 3-year institutions.

Tuition and Fees

There was a relationship between tuition and the average size of an aid package. The difference was most evident when comparing awards received by full-time/full-year undergraduates at two different tuition levels. The tuition levels used in the following comparison are characteristic of public and private institutions. An average *Grant Only* of $2,160 received by a full-time/full-year undergraduate attending institutions with a tuition between $1,000 and $1,999 was $3,450 smaller than the $5,610 received by those attending institutions with tuition between $7,500 and $12,499. As noted earlier, 43 percent of the aided full-time/full-year undergraduates attending institutions with tuition rates between $1,000 and $1,999 received a *Grant Only* compared to 27 percent of those attending institutions with tuition between $7,500 and $12,499.

The aid package most characteristic of the differences between the two tuition groups was the *Grant, Loan & Work-Study* package. Full-time/full-year undergraduates attending institutions with tuition between $1,000 and $1,999 received an average *Grant, Loan & Work-Study* award of $5,419, while those attending institutions with tuition between $7,500 and $12,499 received $9,986. Only 8 percent of the aid recipients in the lower tuition group received this package compared to 23 percent of those attending institutions in the higher tuition category.

The $4,720 *Grant & Loan* award received by full-time/full-year undergraduates attending institutions with tuition between $1,000 and $1,999 was $4,021 less than the average of $6,940 received by those attending institutions with tuition between $7,500 and $12,499. Twenty-nine percent of the full-time/full-year aid recipients in institutions with tuition between $1,000 and $1,999 received this package as did 34 percent of those attending institutions with tuition between $7,500 and $12,499.

Dependency

There were no systematic differences between dependent and independent aid recipients for the average size of most packages. The *Grant, Loan & Work-Study* did vary with dependency, which probably reflects the fact that dependent undergraduates were more likely to attend private, not-for-profit institutions that typically award the largest packages. Dependent full-time/full-year undergraduates received a *Grant, Loan & Work-Study* award of $8,924 that was nearly $1,000 more than the $7,963 received by independent undergraduates. The average *Grant, Loan & Work-Study* package received by full-time/full-year unmarried undergraduates was $8,815. This was $1,272 more than the average package received by married undergraduates who received $7,543.

Table 2.7--Average award for full-time/full-year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Total	$3,036	$4,676	$8,745	$5,970	$3,326	$4,341	$1,319	$2,451
Institutional type and control								
Public, less-than-2-year	1,582	–	–	5,005	–	–	–	–
Public, 2- to 3-year	1,964	3,229	–	4,153	–	–	–	–
Public, 4-year non-doctoral	2,314	4,096	5,621	4,743	2,736	–	–	2,134
Public, 4-year doctoral	2,928	4,113	5,903	5,367	3,006	–	–	2,329
Private not-for-profit, less-than-2-year								
Private not-for-profit, 2- to 3-year	2,544	–	6,968	5,900	3,173	–	–	–
Private not-for-profit, 4-year non-doctoral granting	4,384	6,060	9,350	7,421	3,989	–	–	2,638
Private not-for-profit, 4-year doctoral granting	5,961	7,688	12,400	8,886	5,240	5,882		4,963
Private for-profit, less-than-2-year	2,966	–	–	5,448	4,589	–	–	–
Private for-profit, 2 year or more	3,761	–	–	5,654	4,047	–	–	–
Institutional control								
Public	2,390	3,817	5,775	4,950	2,870	3,693	1,154	2,089
Private not-for-profit	4,795	6,381	10,360	7,801	4,381	5,282	1,817	3,604
Private for-profit	3,435	–	–	5,565	4,233	–	–	4,207
Institutional type								
Less-than-2-year	2,281	–	–	5,422	4,358	–	–	3,277
2- to 3-year	2,099	3,365	6,363	4,857	3,376	–	–	1,667
4-year non-doctoral granting	3,206	5,133	8,406	6,163	3,114	4,244	1,183	2,356
4-year doctoral granting	3,711	4,965	9,678	6,352	3,327	4,852	1,631	2,752
Tuition and fees								
Less than $1,000	1,846	3,461	–	4,520	2,563	–	–	1,963
$1,000-$1,999	2,160	3,610	5,419	4,720	2,501	–	–	1,831
$2,000-$7,499	3,337	4,874	7,154	5,824	3,407	4,374	1,243	2,679
$7,500-$12,499	5,610	6,940	9,986	7,984	4,554	–	–	3,452
$12,500 or more	8,161	9,842	13,847	10,362	5,730	–	–	4,459
Gender								
Male	3,196	4,901	9,055	6,037	3,347	4,161	1,393	2,581
Female	2,919	4,548	8,526	5,914	3,298	4,485	1,271	2,350
Race/ethnicity								
American Indian								
Asian-Pacific Islander	3,057	–	10,480	6,946	3,737	–	–	–
Black, non-Hispanic	3,745	5,225	8,089	5,841	3,571	–	–	–
Hispanic	3,012	4,779	9,855	6,024	3,760	–	–	–
White, non-Hispanic	2,929	4,503	8,639	5,922	3,274	4,594	1,312	2,261
Dependency status								
Dependent	3,071	4,727	8,924	5,907	3,127	4,143	1,288	2,453
Independent	2,941	4,488	7,963	6,063	3,883	–	–	2,442

Table 2.7—Average award for full-time/full-year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90—Continued

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Local residence								
Campus housing	$4,048	$5,370	$9,170	$6,691	$3,305	$4,403	$1,491	$2,717
Off-campus	2,837	4,243	8,092	5,822	3,423	4,361	–	2,515
With parents	2,172	3,644	7,311	5,115	3,120	–	–	1,901
Marital status								
Not married	3,082	4,709	8,815	5,964	3,288	4,283	1,332	2,487
Married	2,669	–	7,543	6,000	3,500	–	–	–
Separated	3,138	–	–	5,704	–	–	–	–
Age								
Less than 24	3,072	4,689	8,889	5,918	3,166	4,143	1,271	2,432
24-31	2,849	–	7,447	6,092	4,191	–	–	–
32-39	2,824	–	–	6,156	3,678	–	–	–
40 or more	3,038	–	–	6,014	–	–	–	–
Dependent student income								
Less than 10,000	3,197	4,940	9,192	6,063	–	–	–	–
10,000-19,999	3,029	5,352	8,728	5,992	3,600	–	–	–
20,000-39,999	2,909	4,195	8,784	5,628	2,963	–	–	1,980
40,000-69,999	2,934	5,026	9,094	6,132	3,041	3,935	–	2,485
70,000 or more	3,705	4,148	8,819	6,556	4,085	–	–	2,656
Independent student income								
Less than 5,000	3,391	4,736	8,191	6,206	–	–	–	–
5,000-19,999	2,698	–	7,935	6,020	3,748	–	–	2,841
20,000-49,999	2,655	–	–	5,919	3,601	–	–	–
50,000 or more								
Dependents, independent student								
No	3,059	4,661	8,788	5,927	3,326	4,267	1,288	2,440
Yes	2,855	4,316	7,832	6,101	3,368	–	–	–
Undergraduate level, class or year								
1st year/freshman	2,784	4,401	8,026	5,738	3,368	4,085	–	2,497
2nd year/sophomore	2,946	4,630	8,681	5,551	2,785	4,653	–	2,294
3rd year/junior	3,298	5,132	9,339	6,349	3,430	–	–	2,523
4th year/senior or higher	3,653	4,930	9,388	6,561	3,780	–	–	2,484
Grade point average								
Less than 2.00	2,570	–	8,158	5,395	2,996	–	–	3,150
2.00-3.49	3,039	4,537	8,540	5,930	3,125	4,256	1,338	2,474
3.50-4.00	3,295	5,533	9,840	6,422	4,081	–	–	1,922

Table 2.7--Average award for full-time/full-year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90--Continued

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Aid source								
Title IV aid receipt	$3,159	$4,609	$8,722	$5,962	$3,352	$4,242	–	$3,680
No Title IV aid	2,946	4,980	–	6,340	3,184	–	1,248	1,985
Other Federal aid receipt	4,645	–	–	7,166	–	–	–	–
No Other Federal aid	3,009	4,635	8,725	5,936	3,316	4,333	1,319	2,451
State aid receipt	–	–	–	–	4,503	6,296	7,640	8,772
No State aid receipt	3,538	6,534	8,413	5,666	–	–	–	–
Institutional aid receipt	–	6,534	8,413	–	–	–	7,640	8,772
No Institutional aid	3,538	–	–	5,666	4,503	6,296	–	–

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

--Not sufficient for reliable estimate. (n<30)

Table 2.8--Average award for part-time/part-year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Total	$1,446	$3,979	$7,272	$5,242	$3,222	$3,627	$1,399	$1,920
Institutional type and control								
Public, less-than-2-year	947	–	–	–	–	–	–	2,094
Public, 2- to 3-year	1,074	3,571	–	6,371	3,575	–	–	1,324
Public, 4-year non-doctoral	1,397	3,535	6,872	4,462	2,676	–	–	1,740
Public, 4-year doctoral	1,819	3,773	5,883	4,655	2,682	–	–	2,379
Private not-for-profit, less-than-2-year	2,969	–	–	5,372	–	–	–	–
Private not-for-profit, 2- to 3-year	1,518	–	–	4,703	–	–	–	–
Private not-for-profit, 4-year non-doctoral granting	2,145	6,020	7,577	5,901	3,703	–	–	2,275
Private not-for-profit, 4-year doctoral granting	3,198	–	10,850	7,213	4,094	–	–	3,089
Private for-profit, less-than-2-year	2,077	–	–	4,846	3,520	–	–	3,353
Private for-profit, 2 year or more	1,865	–	–	4,561	3,066	–	–	–
Institutional control								
Public	1,221	3,613	5,937	5,231	3,008	–	–	1,668
Private not-for-profit	2,374	5,766	8,750	6,179	3,735	–	–	2,749
Private for-profit	1,996	–	–	4,753	3,368	–	–	3,215
Institutional type								
Less-than-2-year	1,782	–	–	4,836	3,533	–	–	2,847
2- to 3-year	1,116	3,618	5,234	5,719	3,472	–	–	1,408
4-year non-doctoral granting	1,740	4,367	7,340	5,062	2,881	–	1,064	1,947
4-year doctoral granting	2,194	4,044	8,085	5,253	2,933	–	–	2,480
Tuition and fees								
Less than 1,000	840	3,609	–	3,771	2,123	–	–	1,259
1,000-1,999	1,864	3,420	5,298	4,668	3,250	–	–	2,452
2,000-7,499	2,760	4,713	6,527	5,233	3,460	–	–	2,757
7,500-12,499	5,201	5,300	9,571	8,090	4,782	–	–	–
12,500 or more	5,530	–	12,674	12,283	–	–	–	–
Gender								
Male	1,471	3,750	8,037	5,355	3,320	–	–	2,367
Female	1,451	4,067	6,806	5,221	3,164	–	1,707	1,517
Race/ethnicity								
American Indian	1,654	–	–	–	–	–	–	–
Asian-Pacific Islander	2,250	–	8,978	7,302	2,815	–	–	–
Black, non-Hispanic	1,626	4,639	8,599	4,860	3,558	–	–	1,355
Hispanic	1,521	–	7,039	4,902	3,477	–	–	1,628
White, non-Hispanic	1,361	3,751	6,854	5,287	3,141	3,480	1,337	1,994
Dependency status								
Dependent	2,103	4,125	7,585	5,186	2,913	3,424	1,402	2,645
Independent	1,208	3,747	6,706	5,269	3,453	–	–	1,176

Table 2.8--Average award for part-time/part-year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90--Continued

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Local residence								
Campus housing	$3,140	$4,863	$7,688	$5,406	$2,949	–	–	$2,643
Off-campus	1,198	3,531	6,590	5,190	3,315	–	–	1,869
With parents	1,774	3,952	7,918	5,302	3,120	–	–	1,724
Marital status								
Not married	1,736	4,095	7,422	5,320	3,187	3,408	1,255	2,215
Married	1,113	3,420	6,465	4,991	3,458	–	–	1,112
Separated	1,213	–	–	5,503	–	–	–	–
Age								
Less than 24	2,015	4,226	7,460	5,111	3,071	3,490	1,364	2,418
24-31	1,222	3,219	6,552	5,659	3,373	–	–	1,490
32-39	1,051	–	–	5,142	3,805	–	–	1,236
40 or more	1,013	–	–	4,874	2,885	–	–	666
Dependent student income								
Less than 10,000	1,979	4,896	7,223	4,981	–	–	–	–
10,000-19,999	2,134	–	8,439	4,945	2,135	–	–	–
20,000-39,999	1,640	3,545	7,205	5,531	2,785	–	–	1,801
40,000-69,999	2,531	–	8,038	5,259	3,101	–	–	2,669
70,000 or more	2,738	–	–	4,101	3,644	–	–	2,165
Independent student income								
Less than 5,000	1,711	4,017	6,915	5,428	4,171	–	–	1,585
5,000-19,999	1,310	3,289	6,709	5,035	3,424	–	–	1,170
20,000-49,999	899	–	–	5,586	3,304	–	–	1,076
50,000 or more	1,051	–	–	–	–	–	–	–
Dependents, independent student								
No	1,724	4,110	7,424	5,326	3,196	3,504	1,350	2,290
Yes	1,242	3,341	6,564	4,992	3,533	–	–	1,181
Undergraduate level, class or year								
1st year/freshman	1,259	4,100	6,996	5,149	3,193	–	–	1,855
2nd year/sophomore	1,410	3,720	7,230	5,253	3,006	–	–	1,616
3rd year/junior	1,982	4,656	8,420	5,720	3,364	–	–	2,583
4th year/senior or higher	1,987	3,345	6,912	5,187	3,452	–	–	2,070
Grade point average								
Less than 2.00	1,260	–	6,186	4,651	2,914	–	–	1,478
2.00-3.49	1,506	3,617	7,220	5,430	3,152	–	1,498	1,876
3.50-4.00	1,502	4,240	8,549	5,357	3,358	–	–	1,480

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Table 2.8--Average award for part-time/part-year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90--Continued

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Aid source								
Title IV aid receipt	$1,843	$4,009	$7,231	$5,194	$3,297	$3,756	–	$3,702
No Title IV aid	1,209	3,713	–	8,555	2,413	–	1,278	1,506
Other Federal aid receipt	4,772	–	–	7,669	–	–	–	1,342
No Other Federal aid	1,370	3,717	7,322	5,173	3,210	3,627	1,399	1,976
State aid receipt	1,260	3,441	7,310	4,977	3,161	3,826	1,044	2,150
No State aid receipt	2,182	4,589	7,232	5,835	4,039	–	–	1,068
Institutional aid receipt	2,317	4,747	8,335	6,226	2,284	–	1,121	1,134
No Institutional aid	1,154	3,268	5,825	4,671	3,298	–	–	2,092

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

--Not sufficient for reliable estimate. (n<30)

Sources of Aid

Several types of aid may be in an aid package from a single source. For example, a *Federal Only* aid package may contain loan, grant, and work-study awards either separately or in combination.

Size of Packages in Dollars

The largest average award received by full-time/full-year undergraduates was $6,534 in the combination of *Federal & Institutional* aid (table 2.9). This was closely followed by an *Other Federal Combinations* package of $6,140. The next largest award was $3,962 for a *State & Institutional* package. The smallest average award ($1,575) was received by full-time/full-year undergraduate aid recipients as a *State Only* package. There was nearly a $5,000 difference between the smallest and largest average award packages when defined by source of aid.

Table 2.10 shows the largest average award received by part-time/part-year undergraduates was an *Other Federal Combinations* package ($5,188). The next largest was for a *Federal & Institutional* package ($4,091). The smallest average award of $913 was received as a *State Only* package closely followed by *Institutional Only* package averaging $1,290 and an *Other Combination, Non-federal* aid package of $1,329. There was a $4,275 difference between the smallest and largest award package received by part-time/part-year undergraduates from the various sources of aid.

Institutional Type and Control

Undergraduate aid recipients in public institutions received smaller average awards than those in private institutions from the three most awarded sources of aid. Undergraduates in public institutions received the smallest average *Federal Only* awards because the cost of attendance limited the amount they could receive compared to undergraduates in private institutions. In table 2.9 the $3,139 *Federal Only* award received by full-time/full-year undergraduates in public institutions was nearly $1,000 less than the $4,137 received by those in private not-for-profit institutions and $1,468 smaller than the $4,607 received by those in private for-profit institutions. Part-time/part-year undergraduates in public institutions received a $1,912 *Federal Only* award that was nearly $1,100 less than the $2,990 received by those in private not-for-profit institutions and $1,724 smaller than the $3,636 received by those in private for-profit institutions (table 2.10).

Federal student aid was combined with aid from other sources in private not-for-profit institutions to produce larger aid packages than in other institutions. Full-time/full-year undergraduate aid recipients in private not-for-profit institutions received a *Federal & Institutional* aid package of $8,478 that was larger than the $5,111 received by those in private for-profit institutions and more than twice as large as the $4,111 received by those in public institutions (table 2.9). A similar pattern was evident for *Other Federal Combinations* packages. Full-time/full-year undergraduates in private not-for-profit institutions received an *Other Federal Combinations* of $8,761 compared to $6,564 received by those in private for-profit institutions and $4,589 by those in public institutions.

Part-time/part-year undergraduates in private not-for-profit institutions received an average of $5,971 in the *Federal & Institutional* package, more than the $2,832 received by part-time/part-year undergraduates in public institutions or $4,423 by those in private for-profit institutions (table 2.10). The $6,742 *Other Federal Combinations* received by part-time/part-year undergraduates in private not-for-profit institutions was larger than the $5,340 received by those in private for-profit institutions and the $4,737 received by those in public institutions. These differences reflect the disparity in the cost of attendance among the various institutional control categories.

Institutions with the highest average tuition were associated with the largest packages that include federal aid and aid from other sources. Full-time/full-year undergraduate aid recipients in private not-for-profit, 4-year doctoral granting institutions received an average *Federal & Institutional* package of nearly $10,000 ($9,967) that was larger than the $7,620 received by those in private not-for-profit, non-doctoral granting institutions (table 2.9). Full-time/full-year undergraduates in private for-profit institutions received the next largest *Federal & Institutional* package ($5,024 and $5,222).

Full-time/full-year undergraduate aid recipients in private not-for-profit, 4-year doctoral granting institutions received an average *Other Federal Combination* award of $10,556 that was larger than the $8,235 received by those in private not-for-profit, non-doctoral granting institutions. It was also larger than the $6,702 received by those in private for-profit, less-than-2-year institutions and the $6,534 receive by those in private for-profit, 2 year or more institutions.

Tuition

The average value of aid packages by source increased with tuition. Full-time/full-year undergraduates attending institutions with tuition between $1,000 and $1,999 received an average *Federal Only* award of $3,226 compared to $4,517 for those attending institutions with tuition between $7,500 and $12,499. The difference was more striking for the average *Federal & Institutional* package of $4,163 received by full-time/full-year undergraduates attending institutions with tuition between $1,000 and $1,999. This was nearly $3,879 less than the $8,042 received by those attending institutions with tuition between $7,500 and $12,499. The difference in *Other Federal Combinations* packages between students attending institutions in the two tuition categories was $5,094.. Those in the lower tuition category received an average *Other Federal Combinations* package of $4,295 compared to $9,389 received by those in the higher tuition institutions.

A $2,614 *Federal Only* package received by part-time/part-year undergraduates attending institutions with tuition between $1,000 to $1,999 was $1,731 less than the $4,345 received by those attending institutions with tuition of $12,500 or more (table 2.10). Part-time/part-year undergraduates attending the lower tuition institutions received an average *Federal & Institutional* package of $3,687 that was $2,760 less than the $6,447 received by those in the higher tuition institutions. The difference in the average *Other Federal Combinations* package was $9,232 between the $4,550 received by those in the lower tuition institutions and the $13,782 received by those in the higher tuition institutions.

Dependency

Table 2.9 shows that differences existed in the average award size received by dependent and independent full-time/full-year undergraduates. Dependent full-time/full-year undergraduates received a $3,185 *Federal Only* award that was smaller than the $4,005 received by independent undergraduates. Full-time/full-year dependent undergraduates received an average *Federal & Institutional* package award of $6,823 that was larger than the $5,652 received by independent undergraduates.

Differences in award size may be explained in part by the fact that independent students were more likely to enroll in less-than-2-year or 2- to 3-year institutions than were dependent undergraduates.[13] Many of these institutions are private for-profit institutions and public community colleges. Undergraduates in these sectors were more likely to receive *Federal Only* aid and less likely to receive packages that included institutional or state aid along with federal aid than those in 4-year institutions (table 2.5).

Source by Type of Aid

Full-time/full-year undergraduates who did not receive a loan as part of their *Federal Only* package received an average award of $2,239 that was $1,861 smaller than the $4,100 received by loan recipients. Those who did not receive a loan as part of their *Federal & Institutional* package had a smaller package by $3,453 than those who received a loan ($3,853 compared with $7,306). Undergraduates who did not receive a loan as part of their *Other Federal Combinations* award had an average award of $4,127 that was $2,902 smaller than those who did receive a loan.

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[13]Byce, C. 1993. *Financing Undergraduate Education: 1990*. U.S. Department of Education, Washington, D.C.

Table 2.9--Average award for full-time/full-year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Total	$3,538	$6,534	$6,140	$1,575	$3,962	$2,683	$3,528
Institutional type and control							
Public, less-than-2-year	2,710	–	–	–	–	–	–
Public, 2- to 3-year	2,695	2,501	3,467	–	–	715	1,990
Public, 4-year non-doctoral	3,132	3,986	4,612	1,546	–	1,533	2,416
Public, 4-year doctoral	3,414	4,852	5,379	1,809	–	2,617	2,749
Private not-for-profit, less-than-2-year	–	–	–	–	–	–	–
Private not-for-profit, 2- to 3-year	3,442	4,658	6,259	–	–	1,202	2,889
Private not-for-profit, 4-year non-doctoral granting	4,240	7,620	8,235	1,523	4,530	3,285	5,280
Private not-for-profit, 4-year doctoral granting	4,263	9,967	10,556	1,735	6,725	5,744	7,503
Private for-profit, less-than-2-year	4,778	5,024	6,702	–	–	–	–
Private for-profit, 2 year or more	4,462	5,222	6,534	–	–	–	–
Institutional control							
Public	3,139	4,111	4,589	1,516	2,256	1,901	2,423
Private not-for-profit	4,137	8,478	8,761	1,634	5,080	3,994	6,045
Private for-profit	4,607	5,119	6,564	–	–	–	4,315
Institutional type							
Less-than-2-year	4,306	4,835	5,929	–	–	–	2,838
2- to 3-year	3,281	3,231	4,082	916	–	784	2,150
4-year non-doctoral granting	3,474	6,628	6,583	1,539	4,193	2,508	3,657
4-year doctoral granting	3,520	7,458	6,879	1,795	4,778	3,521	4,167
Tuition and fees							
Less than 1,000	2,751	2,896	3,878	–	–	832	1,915
1,000-1,999	3,226	4,163	4,295	1,118	–	1,232	1,982
2,000-7,499	3,879	5,584	6,027	2,101	3,421	2,660	3,636
7,500-12,499	4,517	8,042	9,389	1,966	6,147	4,388	6,808
12,500 or more	4,616	11,849	13,110	–	–	7,859	7,833
Gender							
Male	3,576	6,867	6,362	1,560	3,759	2,997	3,850
Female	3,494	6,268	5,992	1,594	4,093	2,404	3,254
Race/ethnicity							
American Indian	–	–	5,795	–	–	–	–
Asian-Pacific Islander	4,332	7,767	5,901	–	–	3,225	5,271
Black, non-Hispanic	3,838	6,393	5,954	–	–	4,690	4,168
Hispanic	3,397	6,507	5,816	–	–	3,456	3,298
White, non-Hispanic	3,461	6,449	6,222	1,615	3,904	2,433	3,426
Dependency status							
Dependent	3,185	6,823	6,261	1,523	3,996	2,725	3,487
Independent	4,005	5,652	5,893	1,863	–	2,380	3,741

Table 2.9--Average award for full-time/full-year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90--Continued

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Local residence							
Campus housing	$3,492	$7,588	$7,529	$1,671	$4,859	$3,465	$4,264
Off-campus	3,781	5,771	5,750	1,981	3,894	2,344	3,256
With parents	3,023	4,085	4,532	1,202	2,886	1,392	2,551
Marital status							
Not married	3,529	6,634	6,207	1,557	3,935	2,742	3,559
Married	3,526	5,735	5,724	–	–	1,769	3,253
Separated	4,109	–	5,342	–	–	–	–
Age							
Less than 24	3,304	6,781	6,239	1,516	3,963	2,737	3,511
24-31	4,178	5,346	5,988	–	–	1,924	4,094
32-39	4,042	5,235	5,553	–	–	–	2,921
40 or more	3,748	–	5,621	–	–	–	–
Dependent student income							
Less than 10,000	3,527	6,777	5,941	–	–	3,344	–
10,000-19,999	3,532	6,771	6,242	–	–	2,709	4,237
20,000-39,999	3,139	6,807	6,175	1,342	3,779	2,672	3,216
40,000-69,999	2,782	6,882	6,846	1,810	4,137	2,480	3,259
70,000 or more	3,231	6,883	7,675	1,613	–	3,213	4,152
Independent student income							
Less than 5,000	4,162	5,909	6,147	–	–	3,319	5,178
5,000-19,999	4,026	5,573	5,884	1,790	–	1,755	3,674
20,000-49,999	3,603	5,185	5,331	–	–	–	3,112
50,000 or more	–	–	–	–	–	–	–
Dependents, independent student							
No	3,460	6,678	6,251	1,557	3,926	2,680	3,510
Yes	3,953	5,048	5,471	–	–	–	3,282
Undergraduate level, class or year							
1st year/freshman	3,635	5,963	5,685	1,326	3,211	2,241	3,315
2nd year/sophomore	3,186	6,236	5,595	1,484	4,010	2,621	3,342
3rd year/junior	3,441	7,455	6,849	1,809	4,645	2,918	4,083
4th year/senior or higher	3,851	7,073	7,181	2,002	4,594	3,353	3,777
Grade point average							
Less than 2.00	3,177	5,674	5,335	1,376	–	3,441	3,588
2.00-3.49	3,487	6,545	6,073	1,571	3,934	2,714	3,395
3.50-4.00	3,954	6,838	6,666	1,753	4,469	2,408	3,842

Table 2.9--Average award for full-time/full-year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90--Continued

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Aid type							
Grant receipt	$3,832	$6,605	$6,175	$1,187	$4,038	$2,951	$3,838
No Grant aid	3,043	4,789	5,205	2,455	–	1,360	2,610
Loan receipt	4,100	7,306	7,029	2,859	–	3,546	6,467
No Loan aid	2,239	3,853	4,127	1,321	3,875	2,642	3,307
Work-Study receipt	4,185	8,393	7,876	–	4,728	2,648	5,838
No Work-Study aid	3,452	5,532	5,539	1,553	3,880	2,686	3,422

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

--Not sufficient for reliable estimate. (n<30)

Table 2.10--Average award for part-time/part-year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Total	$2,563	$4,091	$5,188	$913	$3,051	$1,290	$1,329
Institutional type and control							
Public, less-than-2-year	1,910	–	–	–	–	–	945
Public, 2- to 3-year	1,346	1,767	4,718	438	–	635	1,001
Public, 4-year non-doctoral	2,317	3,351	4,519	1,119	–	994	973
Public, 4-year doctoral	2,706	4,080	5,016	1,451	–	1,534	1,645
Private not-for-profit, less-than-2-year	3,506	–	–	–	–	–	–
Private not-for-profit, 2- to 3-year	1,617	3,309	5,080	–	–	–	1,267
Private not-for-profit, 4-year non-doctoral granting	2,898	5,432	6,442	1,403	3,433	1,647	2,021
Private not-for-profit, 4-year doctoral granting	3,700	7,535	8,160	1,511	5,932	3,231	3,255
Private for-profit, less-than-2-year	3,847	4,371	5,628	2,533	–	1,854	3,283
Private for-profit, 2 year or more	3,167	4,559	5,164	–	–	–	2,016
Institutional control							
Public	1,912	2,832	4,737	734	–	941	1,082
Private not-for-profit	2,990	5,971	6,742	1,611	4,102	2,166	2,314
Private for-profit	3,636	4,423	5,340	2,058	–	1,520	2,636
Institutional type							
Less-than-2-year	3,733	4,328	5,282	2,290	–	1,797	1,801
2- to 3-year	1,733	2,606	4,763	462	–	692	1,025
4-year non-doctoral granting	2,502	4,616	5,364	1,168	2,723	1,361	1,533
4-year doctoral granting	2,848	5,360	5,770	1,464	4,524	2,068	2,130
Tuition and fees							
Less than 1,000	1,429	2,107	3,206	481	–	625	642
1,000- 1,999	2,614	3,687	4,550	1,183	–	1,009	1,933
2,000- 7,499	3,594	4,592	6,016	1,827	3,236	2,135	3,061
7,500- 12,499	4,274	6,447	9,362	–	–	3,423	7,604
12,500 or more	4,345	10,686	13,782	–	–	5,893	5,580
Gender							
Male	2,734	4,350	5,528	899	2,971	1,663	1,337
Female	2,482	3,946	5,068	963	3,128	1,085	1,336
Race/ethnicity							
American Indian	–	–	–	–	–	–	–
Asian-Pacific Islander	2,401	5,781	5,510	–	–	1,694	3,063
Black, non-Hispanic	2,683	3,831	4,945	964	–	1,413	1,123
Hispanic	2,900	3,520	4,250	1,137	–	827	983
White, non-Hispanic	2,478	4,184	5,341	895	3,052	1,285	1,321
Dependency status							
Dependent	2,313	4,575	5,477	1,067	3,407	1,777	2,605
Independent	2,688	3,780	4,985	839	2,303	912	1,016

Table 2.10--Average award for part-time/part-year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90--Continued

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Local residence							
Campus housing	$2,832	$6,147	$6,290	$1,443	$5,046	$2,307	$3,790
Off-campus	2,707	3,840	4,967	788	2,901	1,092	1,055
With parents	2,179	3,326	5,060	1,039	2,138	1,144	2,134
Marital status							
Not married	2,597	4,237	5,280	1,057	3,090	1,596	1,766
Married	2,704	3,506	5,059	667	–	908	987
Separated	2,561	4,678	4,367	–	–	–	–
Age							
Less than 24	2,497	4,424	5,372	1,021	3,324	1,724	2,271
24-31	2,645	3,946	5,425	985	–	1,033	1,217
32-39	2,758	3,737	4,882	800	–	850	778
40 or more	2,543	2,936	3,498	683	–	685	888
Dependent student income							
Less than 10,000	1,897	4,417	5,114	–	–	–	–
10,000-19,999	2,514	4,470	4,753	–	–	1,375	–
20,000-39,999	2,342	4,286	5,827	885	3,420	1,572	1,784
40,000-69,999	2,671	5,478	6,316	1,434	3,477	1,950	2,454
70,000 or more	3,233	–	5,526	–	–	2,166	2,613
Independent student income							
Less than 5,000	2,891	4,087	5,206	1,016	–	1,361	880
5,000-19,999	2,644	3,680	4,800	796	–	814	1,016
20,000-49,999	2,507	3,398	5,149	797	–	850	1,031
50,000 or more	–	–	–	–	–	–	1,011
Dependents, independent student							
No	2,667	4,371	5,439	1,107	3,225	1,628	1,602
Yes	2,635	3,583	4,649	738	–	957	973
Undergraduate level, class or year							
1st year/freshman	2,561	3,804	4,868	837	2,413	1,059	1,198
2nd year/sophomore	2,185	3,770	5,082	862	3,045	1,255	1,059
3rd year/junior	2,851	5,495	5,878	1,383	–	1,685	1,826
4th year/senior or higher	2,985	4,809	5,610	1,216	–	1,597	1,937
Grade point average							
Less than 2.00	1,949	3,911	4,053	539	–	1,031	1,079
2.00-3.49	2,543	4,260	5,197	1,001	2,818	1,508	1,312
3.50-4.00	2,887	3,925	5,811	830	–	1,149	1,350

Table 2.10--Average award for part-time/part-year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90--Continued

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Aid type							
Grant receipt	$2,463	$4,102	$5,149	$743	$3,143	$1,358	$1,249
No Grant aid	2,811	3,662	5,747	1,337	–	1,019	2,187
Loan receipt	3,596	5,035	6,446	–	–	1,641	8,661
No Loan aid	1,351	2,289	3,304	853	2,951	1,269	1,216
Work-Study receipt	2,515	3,768	4,997	887	3,043	1,245	1,315
No Work-Study aid	3,677	6,197	6,427	–	–	2,209	–

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

--Not sufficient for reliable estimate. (n<30).

CHAPTER 3

FEDERAL LOANS AND GRANTS TO UNDERGRADUATES

The two largest Title IV programs in 1989-90 were the Guaranteed Student Loan Program (now called the Federal Family Education Loan or FFEL) and the Pell Grant program. Most undergraduate loans were Stafford loans which composed the largest share of Guaranteed Student Loans, with the Perkins Loan Program providing a smaller share.

LOANS

Most undergraduates did not use federal loans to finance their education. Table 3.1 shows that 71 percent of the full-time/full-year undergraduates did not receive a *Federal Loan*, 22 percent received *One Federal Loan* and 7 percent received *Two Federal Loans* in 1989-90. Less than 1 percent of the full-time/full-year undergraduates received *Three or More Federal Loans*. Eleven percent of the part-time/part-year undergraduates received a *Federal Loan* and 3 percent received *Two Federal Loans* (table 3.2).

Institutional Type and Control

Table 3.1 shows that the use of loans was most prevalent among full-time/full-year undergraduates attending private for-profit institutions. Seven out of ten (70 percent) of the undergraduates in this sector received a loan compared with 22 percent in public institutions and 44 percent in private not-for-profit institutions. Over one-quarter (26 percent) of the full-time/full-year undergraduates in private for-profit institutions received two loans compared to 4 percent of those in public institutions and 13 percent in private not-for-profit institutions. Part-time/part-year undergraduates attending private for-profit institutions were also more likely to receive *Federal Loans* than those attending either public or private not-for-profit institutions (57 percent compared with 7 percent and 20 percent) (table 3.2).

Only 12 percent of the full-time/full-year undergraduates attending public, 2- to 3-year institutions received a loan and 1 percent received *Two Federal Loans* (table 3.1). However, 71 percent of the undergraduates in private for-profit, 2 year or more institutions received a loan and 24 percent received *Two Federal Loans*. The relatively high use of loans by undergraduates in private for-profit institutions represents a unique combination of high tuition and low-income students compared to other categories of institutions.

Student Characteristics

Black, non-Hispanic undergraduates were more likely to borrow from federal sources than those from other ethnic or racial groups. Four out of ten (41 percent) of the full-time/full-year Black, non-Hispanic undergraduate aid recipients received a *Federal Loan* compared with less than one-third of other racial or ethnic groups (19, 24, 33, and 29 percent). Although part-time/part-year Black, non-Hispanic undergraduates were less likely to receive a *Federal Loan* (19 percent) compared to those who were full-time/full-year, they were more likely to receive a federal loan than part-time/part-year undergraduates in other ethnic or racial groups (8, 7, 11, and 11 percent) (table 3.2).

Four out of ten (41 percent) independent full-time/full-year undergraduates received a *Federal Loan* compared with 26 percent of dependent full-time/full-year undergraduates (table 3.1). The relatively high use of federal loans was also noted for married undergraduates (39 percent) compared with those who were unmarried (29 percent).

A greater percentage of full-time/full-year independent undergraduate aid recipients who had a dependent received a *Federal Loan*, compared with those who did not have a dependent (43 compared with 29 percent). Age was also related to receipt of loans among full-time/full-year undergraduates. Those under 24 years old, were less likely to receive a federal loan (27 percent) than those between 24 and 31 (45 percent), and 32 to 39 (40 percent).

Title IV, Loans and Other Aid

There was a relationship between receiving Title IV aid and receiving a federal loan. Fifty-five percent of the full-time/full-year undergraduates who received Title IV aid received one federal loan and 17 percent received two loans. Forty-six percent of the part-time/part-year undergraduates who received Title IV funds received one federal loan with 14 percent receiving two loans.

Loans were likely to be packaged with other types of aid. Over two-thirds (67 percent) of the full-time/full-year undergraduates who received work-study also received a loan. Over half of those who received a grant also received a federal loan (table 3.1). Part-time/part-year undergraduates were less likely than full-time/full-year undergraduates to receive multiple sources of aid, but 30 percent who received a grant also received a loan and 54 percent of those who received work-study also received a loan (table 3.2).

Table 3.1--Percentage of full-time/full-year undergraduates by number of federal loans, and by student and institutional characteristics, aid source and type: 1989-90

	No federal loans	One federal loan	Two federal loans	Three or more federal loans	Any federal loan
Total	70.6	22.1	6.8	0.5	29.4
Institutional type and control					
Public, less-than-2-year	79.1	18.6	2.1	0.2	20.9
Public, 2- to 3-year	87.9	10.6	1.4	0.0	12.1
Public, 4-year non-doctoral	75.5	20.7	3.7	0.1	24.5
Public, 4-year doctoral	74.2	20.7	4.8	0.3	25.8
Private not-for-profit, less-than-2-year	71.5	22.6	5.9	0.0	28.5
Private not-for-profit, 2- to 3-year	63.3	28.9	7.6	0.3	36.7
Private not-for-profit, 4-year non-doctoral granting	52.0	33.7	13.1	1.2	48.0
Private not-for-profit, 4-year doctoral granting	61.9	24.5	12.2	1.4	38.1
Private for-profit, less-than-2-year	32.4	38.7	27.9	1.1	67.6
Private for-profit, 2 year or more	29.1	44.7	24.1	2.2	70.9
Institutional control					
Public	78.3	18.0	3.5	0.2	21.7
Private not-for-profit	56.4	29.9	12.5	1.2	43.6
Private for-profit	30.4	42.2	25.6	1.7	69.6
Institutional type					
Less-than-2-year	47.4	32.3	19.6	0.8	52.7
2- to 3-year	81.1	14.8	3.9	0.2	18.9
4-year non-doctoral granting	65.2	26.4	7.8	0.6	34.8
4-year doctoral granting	71.2	21.6	6.6	0.6	28.8
Tuition and fees					
Less than $1,000	86.8	11.5	1.7	0.0	13.2
$1,000-$1,999	77.5	19.0	3.4	0.1	22.5
$2,000-$7,499	63.5	27.4	8.5	0.6	36.5
$7,500-$12,499	54.7	28.7	15.0	1.6	45.3
$12,500 or more	60.8	24.8	12.9	1.5	39.3
Gender					
Male	72.1	20.8	6.4	0.7	27.9
Female	69.3	23.3	7.1	0.4	30.7
Race/ethnicity					
American Indian	80.9	13.5	5.0	0.7	19.1
Asian-Pacific Islander	76.1	16.3	7.2	0.4	23.9
Black, non-Hispanic	58.7	31.6	9.0	0.7	41.3
Hispanic	67.1	25.3	6.7	0.8	32.9
White, non-Hispanic	71.5	21.4	6.6	0.5	28.5
Dependency status					
Dependent	74.1	19.8	5.7	0.5	25.9
Independent	58.9	29.9	10.6	0.6	41.1

Table 3.1--Percentage of full-time/full-year undergraduates by number of federal loans, and by student and institutional characteristics, aid source and type: 1989-90--Continued

	No federal loans	One federal loan	Two federal loans	Three or more federal loans	Any federal loan
Local residence					
Campus housing	65.9	24.7	8.5	0.9	34.1
Off-campus	66.6	25.1	7.9	0.5	33.4
With parents	82.4	14.5	2.9	0.1	17.6
Marital status					
Not married	71.5	21.3	6.6	0.5	28.5
Married	61.4	29.6	8.6	0.3	38.6
Separated	55.0	33.2	10.2	1.6	45.0
Age					
Less than 24	72.9	20.7	6.0	0.5	27.1
24-31	54.9	31.9	12.3	0.9	45.1
32-39	59.8	30.0	9.6	0.7	40.2
40 or more	70.5	20.3	9.3	0.0	29.6
Dependent student income					
Less than $10,000	55.0	34.7	9.9	0.4	45.0
$10,000-$19,999	57.0	32.2	10.3	0.5	43.0
$20,000-$39,999	66.9	24.5	7.9	0.7	33.1
$40,000-$69,999	80.9	14.9	3.8	0.5	19.1
$70,000 or more	93.0	6.3	0.8	0.1	7.1
Independent student income					
Less than $5,000	57.8	31.9	9.3	1.0	42.2
$5,000-$19,999	57.0	30.5	12.0	0.5	43.0
$20,000-$49,999	63.1	26.7	9.8	0.4	36.9
$50,000 or more	82.1	15.3	2.3	0.4	17.9
Dependents, independent student					
No	71.2	21.6	6.7	0.6	28.8
Yes	57.1	32.5	10.2	0.2	43.0
Undergraduate level, class or year					
1st year/freshman	72.5	19.8	7.1	0.6	27.5
2nd year/sophomore	71.4	22.0	6.1	0.6	28.6
3rd year/junior	68.0	24.8	6.8	0.4	32.1
4th year/senior or higher	67.9	24.7	7.0	0.4	32.1
Grade point average					
Less than 2.00	73.7	21.0	5.0	0.4	26.4
2.00-3.49	70.5	22.3	6.7	0.6	29.5
3.50-4.00	70.3	21.7	7.6	0.4	29.7

Table 3.1--Percentage of full-time/full-year undergraduates by number of federal loans, and by student and institutional characteristics, aid source and type: 1989-90--Continued

	No federal loans	One federal loan	Two federal loans	Three or more federal loans	Any federal loan
Aid source					
Title IV aid receipt	26.8	55.1	16.9	1.3	73.2
No Title IV aid	100.0	0.0	0.0	0.0	0.0
Other Federal aid receipt	49.1	42.7	6.7	1.6	51.0
No Other Federal aid	70.8	21.9	6.8	0.5	29.2
State aid receipt	46.1	40.7	12.4	0.9	53.9
No State aid receipt	77.7	16.7	5.2	0.4	22.3
Institutional aid receipt	52.4	33.3	13.2	1.2	47.6
No Institutional aid	76.7	18.4	4.6	0.3	23.3
Aid type					
Grant receipt	48.9	37.5	12.7	0.9	51.1
No Grant aid	89.6	8.6	1.6	0.1	10.4
Loan receipt	5.6	70.0	22.7	1.7	94.4
No Loan aid	98.3	1.7	0.0	0.0	1.7
Work-Study receipt	32.7	47.2	18.2	2.0	67.3
No Work-Study aid	74.9	19.3	5.5	0.3	25.1

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

Table 3.2--Percentage of part-time/part-year undergraduates by number of federal loans, and by student and institutional characteristics, aid source and type: 1989-90

	No federal loans	One federal loan	Two federal loans	Three or more federal loans	Any federal loan
Total	88.7	8.7	2.6	0.1	11.3
Institutional type and control					
Public, less-than-2-year	95.5	4.0	0.5	0.0	4.5
Public, 2- to 3-year	96.8	2.7	0.5	0.0	3.2
Public, 4-year non-doctoral	87.9	10.0	2.0	0.1	12.1
Public, 4-year doctoral	83.1	13.7	3.1	0.1	16.9
Private not-for-profit, less-than-2-year	82.8	8.7	8.6	0.0	17.2
Private not-for-profit, 2- to 3-year	83.5	13.7	2.6	0.2	16.5
Private not-for-profit, 4-year non-doctoral granting	79.5	15.9	4.2	0.3	20.5
Private not-for-profit, 4-year doctoral granting	78.3	15.4	5.7	0.6	21.7
Private for-profit, less-than-2-year	42.1	36.6	20.9	0.4	57.9
Private for-profit, 2 year or more	46.2	39.6	13.7	0.6	53.8
Institutional control					
Public	93.3	5.6	1.1	0.0	6.7
Private not-for-profit	79.6	15.4	4.6	0.4	20.4
Private for-profit	43.5	37.7	18.4	0.4	56.5
Institutional type					
Less-than-2-year	57.6	27.0	15.1	0.3	42.4
2- to 3-year	95.0	4.0	0.9	0.0	5.0
4-year non-doctoral granting	84.1	12.8	3.0	0.2	16.0
4-year doctoral granting	82.2	14.0	3.6	0.2	17.8
Tuition and fees					
Less than $1,000	96.9	2.7	0.4	0.0	3.1
$1,000-$1,999	82.9	14.5	2.6	0.0	17.1
$2,000-$7,499	63.2	26.1	10.3	0.5	36.8
$7,500-$12,499	54.9	29.0	15.3	0.8	45.1
$12,500 or more	62.0	26.8	10.4	0.9	38.0
Gender					
Male	89.6	7.7	2.6	0.1	10.4
Female	88.1	9.3	2.5	0.1	11.9
Race/ethnicity					
American Indian	91.8	4.7	3.5	0.0	8.2
Asian-Pacific Islander	93.1	5.2	1.7	0.0	6.9
Black, non-Hispanic	81.3	13.6	4.9	0.1	18.7
Hispanic	88.7	8.1	3.1	0.1	11.3
White, non-Hispanic	89.3	8.3	2.3	0.1	10.7
Dependency status					
Dependent	87.4	10.3	2.2	0.1	12.6
Independent	89.4	7.8	2.8	0.1	10.7

Table 3.2--Percentage of part-time/part-year undergraduates by number of federal loans, and by student and institutional characteristics, aid source and type: 1989-90--Continued

	No federal loans	One federal loan	Two federal loans	Three or more federal loans	Any federal loan
Local residence					
Campus housing	69.4	23.3	6.7	0.6	30.6
Off-campus	89.4	8.0	2.6	0.1	10.6
With parents	90.9	7.3	1.8	0.1	9.1
Marital status					
Not married	86.7	10.3	2.9	0.1	13.3
Married	91.7	6.1	2.1	0.1	8.3
Separated	83.7	12.4	3.9	0.0	16.3
Age					
Less than 24	86.2	10.9	2.8	0.1	13.8
24-31	88.3	8.5	3.1	0.1	11.8
32-39	91.1	6.6	2.3	0.1	8.9
40 or more	96.0	2.9	1.1	0.0	4.0
Dependent student income					
Less than $10,000	77.6	18.6	3.7	0.1	22.4
$10,000-$19,999	83.4	13.2	3.2	0.2	16.6
$20,000-$39,999	84.4	12.2	3.2	0.3	15.6
$40,000-$69,999	90.6	8.1	1.3	0.1	9.4
$70,000 or more	96.8	2.9	0.2	0.1	3.2
Independent student income					
Less than $5,000	77.2	16.2	6.4	0.2	13.0
$5,000-$19,999	87.0	9.3	3.5	0.1	6.0
$20,000-$49,999	94.1	4.6	1.3	0.0	1.4
$50,000 or more	98.6	1.2	0.2	0.0	7.7
Dependents, independent student					
No	87.3	9.8	2.8	0.1	12.7
Yes	88.0	8.9	3.0	0.1	12.0
Undergraduate level, class or year					
1st year/freshman	89.4	7.8	2.8	0.1	10.7
2nd year/sophomore	90.5	7.7	1.7	0.1	9.5
3rd year/junior	84.9	11.7	3.3	0.1	15.1
4th year/senior or higher	85.2	12.0	2.7	0.1	14.8
Grade point average					
Less than 2.00	90.9	7.3	1.7	0.1	9.1
2.00-3.49	87.8	9.4	2.6	0.1	12.2
3.50-4.00	89.7	7.8	2.4	0.1	10.3

Table 3.2--Percentage of part-time/part-year undergraduates by number of federal loans, and by student and institutional characteristics, aid source and type: 1989-90--Continued

	No federal loans	One federal loan	Two federal loans	Three or more federal loans	Any federal loan
Aid source					
Title IV aid receipt	39.9	45.9	13.7	0.5	60.1
No Title IV aid	100.0	0.0	0.0	0.0	0.0
Other Federal aid receipt	77.2	19.4	3.0	0.4	22.8
No Other Federal aid	88.8	8.6	2.6	0.1	11.2
State aid receipt	61.8	30.1	7.7	0.4	38.2
No State aid receipt	90.8	6.9	2.2	0.1	9.2
Institutional aid receipt	62.8	27.6	9.1	0.6	37.2
No Institutional aid	91.2	6.8	2.0	0.1	8.8
Aid type					
Grant receipt	69.5	22.9	7.3	0.3	30.5
No Grant aid	95.8	3.3	0.8	0.0	4.2
Loan receipt	5.1	71.6	22.5	0.9	94.9
No Loan aid	99.5	0.5	0.0	0.0	0.5
Work-Study receipt	45.8	37.4	15.6	1.2	54.2
No Work-Study aid	89.5	8.1	2.3	0.1	10.5

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

PELL GRANTS

The primary grant program available to undergraduates is the Pell Grant. Pell Grant eligibility and award size are based, in part, on financial need. According to The College Board, 3.3 million undergraduates received $4.8 billion in Pell Grants in 1989-1990.[14]

Full-time/full-year and Part-time/part-year Recipients

As shown in table 3.3, most Pell Grant recipients received it combined with other awards. Ninety-three percent of the full-time/full-year undergraduates received a Pell Grant combined with another award. Seventy-seven percent of part-time/part-year undergraduates who received a Pell Grant received it with another type of award.

Table 3.3 lists the packages received by both full-time/full-year and part-time/part-year Pell Grant recipients in descending order of the percentage of full-time/full-year undergraduate Pell Grant recipients receiving each package. The category *Other Pell Packages* represents several different aid combinations. This was the most used package for full-time/full-year Pell Grant recipients and second for those who attended part-time/part-year.

Table 3.3--Percentage of undergraduates by Pell Grant package and attendance status: 1989-90

Pell Grant Package	Full-time/ full-year	Part-time/ part-year
Other Pell Packages	23.2%	14.1%
Pell, State & Other Fed.	16.3	8.5
Pell, Institutional & Other Fed.	11.9	10.6
Pell and State	8.9	8.0
Pell and Stafford	8.9	11.9
Pell and Other Fed.	8.8	9.8
Pell Only	7.4	23.0
Pell, Stafford, State	7.4	4.1
Pell and Institutional	3.2	5.3
Pell, Stafford, SEOG	1.7	1.5
Pell and Work-Study	1.4	1.2
Pell and SEOG	1.0	1.9
Total	100.0	100.0

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

[14]The College Board. 1992. *Trends in Student Aid: 1982-1992*, Washington, D.C.

Table 3.4 describes the full-time/full-year undergraduates who received Pell Grants with other types and sources of aid. Forty percent of the full-time/full-year Pell Grant recipients received their Pell Grant with at least two other types of aid. The share was probably even higher because some recipients of *Other Pell Packages* received two or more types of aid. The comparable share of part-time/part-year Pell Grant recipients who received at least two other types of aid was 25 percent (table 3.5).

Institutional Type and Control

The proportion of undergraduates receiving different Pell Grant packages differed by institutional control. Table 3.4 shows that three packages accounted for 46 percent of the full-time/full-year Pell Grant recipients in public colleges. Nineteen percent received a *Pell, Institutional & Other Federal* package, 15 percent received an *Other Pell Package,* and 12 percent received a *Pell & State* combination. In table 3.5 part-time/part-year Pell recipients were three times as likely to receive a *Pell Only* as those attending full-time/full-year. Twenty-eight percent of the part-time/part-year Pell recipients in public institutions received a *Pell Only* followed by 13 percent receiving an *Other Pell Package* and 11 percent receiving a *Pell, Institutional & Other Federal* package. These three packages accounted for 47 percent of the part-time/part-year Pell Grant recipients in public colleges.

As shown in table 3.4, 97 percent of full-time/full-year Pell Grant recipients in private, not-for profit institutions received a Pell Grant with other awards. Nearly eight out of ten (79 percent) of the full-time/full-year Pell Grant recipients attending private not-for-profit institutions received one of three Pell packages. Forty-four percent received an *Other Pell Package,* 24 percent *Pell, Institutional & Other Federal* package, and 11 percent *Pell, State & Other Federal.* Fifty-eight percent of the part-time/part-year Pell Grant recipients in the sector received one of three packages. *Other Pell Packages* accounted for 26 percent of the total, *Pell, Institutional & Other Federal* 19 percent, and *Pell Only* 14 percent.

Over half (52 percent) of the full-time/full-year Pell Grant recipients attending private for-profit institutions were accounted for by two packages. Over one-quarter (26 percent) received a *Pell & Stafford* package and another 26 percent received a *Pell & Other Federal* combination. These two packages accounted for 50 percent of the part-time/part-year Pell Grant recipients in the sector, with *Pell Only* accounting for another 14 percent. The rest of the full-time/full-year Pell Grant recipients in this sector were distributed among several of the remaining packages.

When reviewing the receipt of Pell Grants by institutional type and control, it is immediately evident that 38 percent of the full-time/full-year Pell Grant recipients in public, less-than-2-year institutions did not receive any other aid. That is far more than the 15 percent observed for undergraduates in public, 2- to 3-year institutions. At the other extreme, Pell Grants were often awarded as part of a multi-award package in private not-for-profit institutions. Full-time/full-year Pell Grant recipients attending private not-for-profit, 4-year institutions were likely to receive Pell Grants as part of a *Pell, Institutional & Other Federal* package (22 percent

non-doctoral and 33 percent doctoral) or an *Other Pell Package* (50 percent non-doctoral and 34 percent doctoral).

Full-time/full-year undergraduate Pell Grant recipients attending institutions with tuition of $12,500 or higher were more likely to receive a *Pell, Institutional & Other Federal* than a *Pell Only*. However, the opposite was true for undergraduates attending institutions with tuition lower than $1,000. Three packages accounted for 46 percent of the full-time/full-year Pell Grant recipients attending institutions with tuition less than $1,000; *Pell Only* (16 percent), a *Pell & State* combination (15 percent), or a *Pell, Institutional & Other Federal* package (15 percent). Forty-seven percent of full-time/full-year Pell recipients attending institutions with tuition $12,500 or above received a *Pell, Institutional & Other Federal* package and 37 percent received an *Other Pell Package*. These two packages accounted for 83 percent of the Pell Grant recipients at the highest tuition level.

Table 3.5 shows that the pattern was equally noticeable for part-time/part-year Pell recipients. In institutions with tuition below $1,000, 38 percent received a *Pell Only*, 11 percent a *Pell & State* combination and 11 percent an *Other Pell Package*. The three taken together accounted for 60 percent of the part-time/part-year Pell Grant participants. Forty-one percent of part-time/part-year Pell Grant recipients in institutions with tuition and fees of $12,500 or more received *Other Pell Packages*, 28 percent received a *Pell, Institutional & Other Federal* and 15 percent received a *Pell & Other Federal* package.

Table 3.4--Percentage of full-time/full-year undergraduates receiving Pell Grant packages by student, institutional, and aid characteristics: 1989-90

	Pell only	Pell & SEOG only	Pell & CWSP only	Pell, SEOG, CWSP	Pell, Perkins, SEOG	Pell & state	Pell & inst.	Pell & Stafford	Pell, Stafford, CWSP	Pell, Stafford, state	Pell, Stafford, SEOG	Pell, Perkins, Stafford	Pell & other federal	Pell, state, other federal	Pell, inst., other federal	Other Pell packages
Total	7.4	1.0	1.4	0.6	0.3	8.9	3.2	8.9	1.3	7.4	1.7	0.6	8.8	16.3	11.9	20.4
Institutional type and control																
Public, less-than-2-year	38.0	1.9	0.0	0.0	0.0	3.9	2.6	12.2	1.5	3.8	1.5	0.0	24.6	5.8	1.6	2.7
Public, 2- to 3-year	14.5	1.6	3.2	0.6	0.0	21.9	5.3	4.4	1.7	6.3	1.7	0.4	4.0	17.0	4.8	12.7
Public, 4-year non-doctoral	6.8	1.2	2.0	1.2	0.5	10.1	2.4	8.8	1.9	10.4	1.0	0.8	9.2	22.3	7.3	14.0
Public, 4-year doctoral	5.6	0.9	1.0	0.8	0.4	6.1	4.6	12.4	1.8	8.5	1.2	0.5	8.9	19.0	11.5	16.9
Private not-for-profit, less-than-2-year	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Private not-for-profit, 2- to 3-year	8.2	0.9	0.0	0.0	0.0	5.5	6.1	4.2	0.7	13.0	0.0	0.0	12.0	14.7	14.7	20.1
Private not-for-profit, 4-year non-doctoral granting	1.1	0.1	0.5	0.1	0.2	1.9	1.0	1.8	0.3	5.4	0.7	0.2	3.3	11.6	21.9	50.0
Private not-for-profit, 4-year doctoral granting	5.3	0.6	0.1	0.3	0.1	1.4	2.2	3.4	0.6	2.5	0.3	0.7	6.0	9.5	33.4	33.6
Private for-profit, less-than-2-year	7.7	2.1	0.0	0.3	1.3	2.0	1.1	27.1	0.4	1.6	9.1	0.9	31.4	2.6	9.1	3.1
Private for-profit, 2 year or more	4.3	0.7	0.0	0.2	0.4	6.0	0.6	25.2	0.0	10.6	6.2	1.3	22.2	12.3	6.4	3.7
Institutional control																
Public	9.2	1.2	1.9	0.9	0.3	11.9	4.1	8.9	1.8	8.3	1.3	0.6	7.9	19.2	8.0	14.5
Private not-for-profit	2.9	0.3	0.4	0.1	0.2	2.1	1.6	2.4	0.4	5.1	0.5	0.3	4.5	11.4	24.3	43.5
Private for-profit	5.8	1.3	0.0	0.3	0.8	4.2	0.9	26.0	0.2	6.6	7.5	1.1	26.3	8.0	7.6	3.4
Institutional type																
Less-than-2-year	15.6	2.0	0.0	0.2	1.0	3.0	1.4	22.7	0.7	2.4	7.0	0.7	28.8	4.4	7.1	3.1
2- to 3-year	12.6	1.4	2.5	0.5	0.1	18.7	4.7	7.3	1.4	7.7	2.3	0.4	7.2	16.2	5.3	11.8
4-year non-doctoral granting	4.3	0.7	1.3	0.7	0.3	6.4	1.7	6.5	1.2	8.1	1.1	0.7	7.2	17.4	13.6	28.8
4-year doctoral granting	5.5	0.9	0.8	0.7	0.3	5.1	4.1	10.6	1.5	7.3	1.0	0.6	8.3	17.1	15.9	20.2
Tuition and fees																
Less than $1,000	16.3	2.4	3.1	0.9	0.5	15.3	7.2	8.1	1.2	6.5	0.7	0.5	5.2	14.9	6.8	10.8
$1,000-$1,999	9.1	0.7	1.9	1.2	0.2	13.2	3.7	9.5	2.6	6.9	2.0	0.4	9.3	17.8	8.3	13.3
$2,000-$7,499	4.2	0.9	0.6	0.3	0.4	5.2	1.8	10.3	0.8	9.7	1.8	0.8	10.5	18.4	12.1	22.3
$7,500-$12,499	1.3	0.0	0.2	0.0	0.0	0.7	1.1	5.3	0.1	3.3	2.3	0.3	7.4	8.4	22.0	47.8
$12,500 or more	1.7	0.3	0.0	0.0	0.0	0.3	1.5	2.2	0.0	1.3	0.5	0.3	6.8	2.0	46.5	36.5
Gender																
Male	7.5	1.1	1.2	0.4	0.3	7.3	4.0	10.5	1.5	8.2	1.4	0.7	9.4	15.0	11.8	19.8
Female	7.4	0.9	1.5	0.8	0.3	10.0	2.7	7.9	1.2	6.9	1.8	0.5	8.2	17.3	11.9	20.8
Race/ethnicity																
American Indian	0.0	0.0	0.0	0.0	0.0	21.5	5.1	7.6	0.0	0.0	0.0	0.0	9.0	11.2	16.3	29.4
Asian-Pacific Islander	2.9	0.2	1.9	0.0	0.0	12.2	2.2	3.3	1.2	3.8	0.7	0.3	6.4	27.5	14.8	22.7
Black, non-Hispanic	7.9	1.3	1.9	1.6	0.3	6.7	5.2	11.1	1.6	5.2	1.8	0.4	9.2	15.9	13.4	16.4
Hispanic	9.4	1.0	1.2	0.3	0.2	13.6	6.2	8.8	1.3	5.4	0.9	0.1	7.4	16.7	11.4	16.0
White, non-Hispanic	7.5	1.0	1.3	0.5	0.3	8.4	2.5	8.9	1.3	8.5	1.8	0.7	9.0	15.6	11.3	21.4
Dependency status																
Dependent	6.0	0.8	1.5	0.8	0.2	8.2	3.6	6.8	1.6	7.1	1.2	0.6	6.1	17.3	13.9	24.3
Independent	9.2	1.3	1.2	0.5	0.5	9.8	2.7	11.8	1.0	7.8	2.3	0.6	12.3	14.9	9.2	15.1

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Table 3.4--Percentage of full-time/full-year undergraduates receiving Pell Grant packages by student, institutional, and aid characteristics: 1989-90--Continued

	Pell only	Pell & SEOG only	Pell & CWSP only	Pell, SEOG, CWSP	Pell, Perkins, SEOG	Pell & state	Pell & inst.	Pell & Stafford	Pell, Stafford, CWSP	Pell, Stafford, state	Pell, Stafford, SEOG	Pell, Perkins, Stafford	Pell & other federal	Pell, state, other federal	Pell, inst., other federal	Other Pell packages
Local residence																
Campus housing	2.8	0.9	0.9	0.7	0.3	3.0	3.9	5.2	2.0	5.5	0.9	0.3	8.3	15.3	20.3	30.0
Off-campus	7.7	1.0	1.0	0.7	0.4	8.6	2.7	11.4	1.2	8.7	2.3	0.9	10.6	17.1	9.6	16.1
With parents	12.6	1.1	2.7	0.5	0.3	16.9	3.3	8.5	0.8	7.1	1.5	0.1	5.5	15.9	6.0	17.0
Marital status																
Not married	6.5	0.8	1.4	0.7	0.3	8.8	3.3	8.6	1.4	7.3	1.5	0.5	8.1	17.1	12.5	21.1
Married	13.3	2.2	0.9	0.6	0.6	8.2	2.3	10.1	0.8	8.2	2.5	0.5	13.0	10.6	9.4	16.8
Separated	5.0	0.0	2.3	0.0	0.0	18.6	5.2	16.0	0.0	5.6	2.8	3.3	7.4	20.6	2.4	10.8
Age																
Less than 24	6.8	0.9	1.6	0.7	0.3	8.1	3.4	7.9	1.7	7.0	1.3	0.5	6.9	16.6	13.7	22.6
24-31	8.9	0.6	0.9	0.0	0.5	9.4	2.7	12.3	0.6	9.1	1.6	0.9	14.3	14.3	8.2	15.6
32-39	5.8	2.8	0.0	1.4	0.0	14.7	1.7	11.6	0.4	8.1	6.0	0.0	9.4	18.2	7.6	12.2
40 or more	15.0	0.9	2.0	0.3	0.5	9.6	5.2	4.9	0.4	4.3	1.7	0.9	14.6	17.1	3.7	18.9
Dependent student income																
Less than $10,000	7.4	0.8	2.1	1.2	0.2	10.6	4.0	5.8	1.2	4.7	1.1	0.6	6.0	17.9	11.4	24.7
$10,000-$19,999	6.1	0.7	1.1	0.3	0.2	9.2	3.5	6.2	1.1	8.4	0.8	0.6	7.0	18.1	12.1	24.4
$20,000-$39,999	3.2	0.9	1.4	0.7	0.0	5.5	3.1	8.8	2.1	9.2	1.3	0.4	5.9	16.6	17.8	23.2
$40,000-$69,999	14.4	0.3	0.0	0.0	0.0	1.1	3.2	5.1	3.9	6.8	4.3	0.9	3.2	9.0	19.3	28.8
$70,000 or more	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Independent student income																
Less than $5,000	7.2	1.6	1.4	0.9	0.6	9.3	4.1	9.6	1.6	7.9	2.4	0.9	9.0	16.9	9.6	16.8
$5,000-$19,999	10.6	1.2	1.2	0.2	0.6	7.9	2.1	14.0	0.6	7.7	2.1	0.4	14.5	13.9	9.4	13.7
$20,000-$49,999	10.0	0.3	0.0	0.0	0.0	20.7	0.6	10.0	0.6	6.5	2.6	0.4	13.5	13.2	5.9	15.8
$50,000 or more	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Dependents, independent student																
No	6.8	0.8	1.5	0.6	0.3	7.9	3.6	8.4	1.6	7.4	1.2	0.6	8.3	16.7	13.1	21.3
Yes	9.3	1.8	0.8	0.9	0.3	12.7	1.9	11.0	0.2	7.7	3.6	0.5	10.8	15.1	7.2	16.4
Undergraduate level, class or year																
1st year/freshman	9.5	1.4	1.7	0.4	0.3	10.1	3.0	8.9	1.5	5.9	2.6	0.6	11.2	14.7	10.3	18.1
2nd year/sophomore	6.8	0.8	1.3	0.7	0.2	12.2	4.2	8.3	1.0	8.2	1.4	0.5	6.7	17.3	11.3	19.4
3rd year/junior	5.6	0.6	0.6	0.8	0.2	6.0	1.4	8.5	1.9	9.3	1.5	0.7	6.3	16.5	14.2	25.9
4th year/senior or higher	5.2	0.8	1.5	0.8	0.8	3.9	4.0	10.4	0.8	7.9	0.3	0.7	8.8	18.1	14.1	21.9
Grade point average																
Less than 2.00	9.4	1.3	1.7	0.6	0.0	8.3	6.4	9.8	3.2	4.9	1.1	0.0	7.7	17.9	7.7	20.1
2.00-3.49	6.5	0.8	1.6	0.7	0.3	9.6	2.7	8.3	1.2	8.3	1.6	0.8	8.0	17.9	12.2	19.4
3.50-4.00	6.8	0.5	0.0	0.4	0.7	7.3	4.5	7.7	1.4	4.9	2.4	0.5	9.1	12.6	13.6	27.8

Table 3.4--Percentage of full-time/full-year undergraduates receiving Pell Grant packages by student, institutional, and aid characteristics: 1989-90--Continued

	Pell only	Pell & SEOG only	Pell & CWSP only	Pell, SEOG, CWSP	Pell, Perkins, SEOG	Pell & state	Pell & inst.	Pell & Stafford	Pell, Stafford, CWSP	Pell, Stafford, state	Pell, Stafford, SEOG	Pell, Perkins, Stafford	Pell & other federal	Pell, state, other federal	Pell, inst., other federal	Other Pell packages
Aid source:																
Title IV aid	7.4	1.0	1.4	0.6	0.3	8.9	3.2	8.9	1.3	7.4	1.7	0.6	8.8	16.3	11.9	20.4
No Title IV aid	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Other federal	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	29.9	36.1	17.1	16.9
No other federal	7.6	1.0	1.4	0.7	0.3	9.1	3.3	9.2	1.4	7.6	1.7	0.6	8.2	15.8	11.7	20.5
State aid	0.0	0.0	0.0	0.0	0.0	17.2	0.0	0.0	0.0	14.4	0.0	0.0	0.0	31.5	0.0	36.9
No State aid	15.3	2.1	2.8	1.3	0.6	0.0	6.6	18.5	2.7	0.0	3.5	1.2	18.1	0.0	24.6	2.7
Institutional aid	0.0	0.0	0.0	0.0	0.0	0.0	9.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	55.3
No Institutional aid	11.2	1.5	2.1	1.0	0.5	13.4	0.0	13.5	2.0	11.2	2.5	0.9	13.2	24.6	0.0	2.5
Aid type:																
Grant	7.4	1.0	1.4	0.6	0.3	8.9	3.2	8.9	1.3	7.4	1.7	0.6	8.8	16.3	11.9	20.4
No Grant	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Loan	0.0	0.0	0.0	0.0	0.5	0.3	0.4	14.2	2.1	11.8	2.7	0.9	13.0	18.3	15.8	20.1
No Loan	20.0	2.7	3.7	1.7	0.0	23.5	8.0	0.0	0.0	0.0	0.0	0.0	1.6	12.9	5.2	20.8
Work Study	0.0	0.0	4.3	2.3	0.1	1.7	1.1	0.4	4.6	0.7	0.0	0.0	8.0	24.9	20.8	31.2
No Work Study	9.5	1.3	0.5	0.2	0.4	10.9	3.8	11.4	0.4	9.3	2.2	0.7	9.0	13.8	9.3	17.3

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

--Not sufficient for reliable estimate. (n<30).

Table 3.5--Percentage of part-time/part-year undergraduates receiving Pell Grant packages by student, institutional, and aid characteristics: 1989-90

	Pell only	Pell & SEOG only	Pell & CWSP only	Pell, SEOG, CWSP	Pell, Perkins, SEOG	Pell & state	Pell & inst.	Pell & Stafford	Pell, Stafford, CWSP	Pell, Stafford, state	Pell, Stafford, SEOG	Pell, Perkins, Stafford	Pell & other federal	Pell, state, other federal	Pell, inst., other federal	Other Pell packages
Total	23.0	1.9	1.2	0.5	0.4	8.0	5.3	11.9	0.5	4.1	1.5	0.5	9.8	8.5	10.6	12.2
Institutional type and control																
Public, less-than-2-year	41.5	0.0	0.0	0.0	0.0	13.2	6.4	16.5	0.0	0.0	0.0	0.0	16.0	1.3	4.9	0.4
Public, 2- to 3-year	35.6	2.7	1.9	0.7	0.3	11.9	7.3	3.1	0.3	2.4	0.7	0.0	5.1	7.2	7.0	13.8
Public, 4-year non-doctoral	18.3	1.8	1.3	1.4	0.2	11.8	4.6	12.0	1.1	7.3	0.5	0.3	6.4	18.0	5.7	9.3
Public, 4-year doctoral	15.7	1.0	1.9	0.3	0.5	4.8	3.6	14.6	1.1	6.3	1.5	1.6	9.4	12.2	11.7	13.9
Private not-for-profit, less-than-2-year	15.7	2.0	0.0	0.0	0.0	10.9	3.0	3.3	0.0	0.0	1.1	0.0	49.0	0.6	13.7	0.7
Private not-for-profit, 2- to 3-year	24.0	5.3	0.2	0.0	0.0	8.2	5.7	5.8	0.4	4.8	0.0	0.0	9.3	8.9	12.9	14.5
Private not-for-profit, 4-year non-doctoral granting	12.3	0.7	0.0	0.2	0.7	5.8	3.5	6.0	0.4	5.5	0.3	0.5	5.0	9.8	18.0	31.6
Private not-for-profit, 4-year doctoral granting	11.3	0.0	0.4	0.0	0.4	3.9	6.2	8.9	0.2	3.6	0.5	0.0	6.5	11.1	23.9	23.2
Private for-profit, less-than-2-year	13.6	1.4	0.0	0.2	0.6	1.7	4.6	28.8	0.3	1.0	4.5	1.1	24.5	0.7	15.8	1.2
Private for-profit, 2 year or more	14.0	2.6	0.0	0.0	0.6	3.4	2.0	27.2	0.3	8.5	3.6	0.9	15.7	4.2	12.9	4.2
Institutional control																
Public	27.7	2.1	1.8	0.7	0.3	10.3	5.9	7.6	0.6	4.2	0.8	0.4	6.5	10.4	7.8	12.8
Private not-for-profit	13.7	1.2	0.1	0.1	0.5	5.8	4.5	6.6	0.3	4.7	0.3	0.3	7.5	9.7	18.7	26.0
Private for-profit	13.7	1.8	0.0	0.1	0.6	2.3	3.7	28.3	0.3	3.4	4.2	1.1	21.7	1.8	14.8	2.2
Institutional type																
Less-than-2-year	14.9	1.3	0.0	0.1	0.6	2.5	4.6	27.6	0.3	0.9	4.2	1.0	24.8	0.7	15.2	1.2
2- to 3-year	32.4	2.8	1.6	0.6	0.3	10.8	6.6	6.1	0.3	3.4	1.1	0.0	6.5	6.9	8.1	12.7
4-year non-doctoral granting	16.0	1.4	0.8	1.0	0.3	9.3	4.0	11.3	0.8	6.6	0.5	0.5	6.6	14.6	9.9	16.3
4-year doctoral granting	14.9	0.8	1.6	0.2	0.5	4.6	4.1	13.6	1.0	5.8	1.3	1.3	8.9	12.0	13.9	15.5
Tuition and fees																
Less than $1,000	38.1	2.7	1.6	0.6	0.4	10.8	7.3	6.6	0.3	3.0	0.8	0.3	3.8	6.8	5.9	11.1
$1,000-$1,999	17.1	1.3	1.9	0.9	0.1	10.5	4.1	10.9	1.0	6.8	1.4	0.6	8.6	12.5	10.6	11.8
$2,000-$7,499	9.2	1.6	0.4	0.3	0.6	3.4	3.6	20.1	0.5	4.2	2.6	1.0	17.7	8.7	15.1	11.0
$7,500-$12,499	3.4	0.9	0.2	0.0	0.1	1.2	1.2	12.9	0.2	3.1	1.4	0.1	18.4	7.6	22.4	27.0
$12,500 or more	0.9	1.3	0.0	0.0	0.0	0.0	1.5	5.1	0.0	0.6	1.6	0.2	15.4	5.0	27.8	40.6
Gender																
Male	21.0	1.7	0.7	0.4	0.4	7.5	5.0	11.9	0.7	3.9	1.6	0.8	11.8	8.0	12.2	12.4
Female	23.7	1.9	1.5	0.6	0.4	8.4	5.2	11.7	0.5	4.4	1.3	0.4	9.1	9.1	9.6	12.3
Race/ethnicity																
American Indian	16.5	0.0	0.0	0.0	0.0	23.0	2.7	5.5	0.0	0.0	0.6	0.1	21.1	10.6	7.8	12.1
Asian-Pacific Islander	25.0	1.6	0.6	0.5	0.0	9.6	1.5	3.1	0.0	1.9	1.1	0.0	8.8	12.1	11.6	22.6
Black, non-Hispanic	22.6	2.4	1.7	0.7	0.1	7.5	8.0	11.6	0.5	3.4	2.2	0.1	9.9	6.0	13.0	10.4
Hispanic	24.2	1.8	0.7	0.4	0.3	10.9	4.7	12.8	0.2	1.5	1.2	0.3	10.9	9.4	8.8	12.0
White, non-Hispanic	23.0	1.8	1.2	0.5	0.5	7.4	4.8	12.5	0.7	5.0	1.3	0.8	9.5	8.9	10.2	12.1
Dependency status																
Dependent	24.7	0.8	1.0	1.1	0.3	8.3	4.9	9.3	0.5	4.7	0.9	0.9	7.1	8.7	11.7	15.2
Independent	22.3	2.5	1.3	0.3	0.4	7.9	5.5	13.1	0.6	3.8	1.7	0.4	11.1	8.4	10.1	10.8

Table 3.5--Percentage of part-time/part-year undergraduates receiving Pell Grant packages by student, institutional, and aid characteristics: 1989-90--Continued

	Pell only	Pell & SEOG only	Pell & CWSP only	Pell, SEOG, CWSP	Pell, Perkins, SEOG	Pell & state	Pell & inst.	Pell & Stafford	Pell, Stafford, CWSP	Pell, Stafford, state	Pell, Stafford, SEOG	Pell, Perkins, Stafford	Pell & other federal	Pell, state, other federal	Pell, inst., other federal	Other Pell packages
Local residence																
Campus housing	8.6	0.3	1.3	1.7	0.3	2.8	3.0	8.6	1.0	7.8	0.9	0.7	8.5	14.2	18.8	21.4
Off-campus	21.0	2.1	1.1	0.3	0.6	8.0	5.2	12.8	0.6	4.5	1.7	0.6	10.5	9.5	10.0	11.5
With parents	32.1	2.0	1.3	0.6	0.1	9.8	6.2	10.8	0.3	2.2	1.1	0.3	8.6	4.5	9.4	10.8
Marital status																
Not married	21.6	1.7	1.3	0.7	0.3	8.6	5.4	11.7	0.5	4.2	1.3	0.7	8.9	8.6	11.1	13.3
Married	18.9	2.5	1.2	0.3	0.8	5.5	5.9	13.3	0.6	4.3	2.1	0.3	13.3	8.9	11.5	10.8
Separated	26.0	4.1	0.0	0.0	0.6	11.7	1.8	13.3	0.1	4.6	1.5	0.2	12.8	9.2	5.6	8.5
Age																
Less than 24	23.0	1.1	0.8	0.8	0.4	8.5	5.3	11.3	0.5	4.2	1.2	0.8	9.4	8.3	10.9	13.8
24-31	23.5	3.2	1.7	0.2	0.6	6.3	3.8	13.0	0.8	4.6	1.7	0.6	10.3	9.1	9.7	10.8
32-39	20.8	3.1	1.8	0.4	0.0	7.7	4.3	11.5	0.5	4.0	2.4	0.0	12.0	9.5	10.6	11.3
40 or more	21.7	0.4	1.2	0.0	0.4	12.8	10.3	8.9	0.2	3.3	0.8	0.0	9.5	8.3	10.4	12.1
Dependent student income																
Less than $10,000	31.5	1.0	0.9	1.1	0.1	7.8	3.4	8.9	0.4	4.0	1.1	0.8	5.8	8.3	12.3	12.7
$10,000-$19,999	18.7	0.4	0.5	1.5	0.8	12.5	4.1	9.4	0.9	6.5	1.1	0.7	7.5	9.5	9.0	17.0
$20,000-$39,999	15.6	0.7	1.6	0.8	0.3	6.5	8.3	10.1	0.3	5.0	0.6	1.2	9.4	9.5	12.5	17.7
$40,000-$69,999	43.8	0.0	2.2	0.0	0.0	1.8	3.0	10.8	0.0	2.2	0.5	0.0	5.5	4.3	13.0	12.9
$70,000 or more	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Independent student income																
Less than $5,000	19.48	2.77	1.46	0.27	0.26	7.7	6.16	13.37	0.5	3.67	1.55	0.25	11.65	9.11	11.47	10.35
$5,000-$19,999	24.66	2.26	0.99	0.33	0.67	9.43	4.49	12.94	0.71	3.3	1.41	0.55	11.31	6.7	8.48	11.76
$20,000-$49,999	20.24	2.6	1.77	0	0	3.25	7.05	13.2	0.23	5.52	3.27	0.26	9.06	12.84	12.73	7.99
$50,000 or more	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Dependents, independent student																
No	19.6	1.3	0.9	0.7	0.3	8.7	5.3	11.9	0.7	4.5	1.2	0.8	9.5	9.1	11.4	14.3
Yes	21.3	3.0	1.6	0.3	0.6	7.6	5.5	13.2	0.4	3.9	2.0	0.1	11.0	8.6	10.5	10.3
Undergraduate level, class or year																
1st year/freshman	27.3	2.0	1.0	0.7	0.2	8.5	5.6	13.3	0.3	2.4	1.9	0.4	11.8	5.0	10.9	8.8
2nd year/sophomore	22.6	2.7	1.2	0.1	0.7	8.7	6.2	8.2	0.7	5.2	0.7	0.1	7.2	12.0	7.8	16.1
3rd year/junior	15.7	1.0	2.2	0.8	0.7	7.6	3.3	10.8	0.8	6.8	0.8	1.4	6.9	10.8	10.9	19.5
4th year/senior or higher	10.7	1.0	1.2	0.4	0.3	5.2	3.9	13.0	1.2	7.7	1.4	1.2	8.1	15.9	14.7	14.2
Grade point average																
Less than 2.00	30.88	2.73	0.34	1.2	0.19	9	5.49	8.32	0.4	3.21	0.68	0.62	5.18	7.47	11.6	12.68
2.00-3.49	21.08	1.76	1.55	0.54	0.49	8.68	4.7	10.57	0.52	4.71	1.29	0.6	8.49	10.87	10.27	13.9
3.50-4.00	17.82	1.65	0.36	0.22	0.53	6.58	4.99	14.31	0.69	3.39	2.68	0.46	13.47	6.84	12.78	13.23

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Table 3.5--Percentage of part-time/part-year undergraduates receiving Pell Grant packages by student, institutional, and aid characteristics: 1989-90--Continued

	Pell only	Pell & SEOG only	Pell & CWSP only	Pell, SEOG, CWSP	Pell, Perkins, SEOG	Pell & state	Pell & inst.	Pell & Stafford	Pell, Stafford, CWSP	Pell, Stafford, state	Pell, Stafford, SEOG	Pell, Perkins, Stafford	Pell & other federal	Pell, state, other federal	Pell, inst., other federal	Other Pell packages
Aid source																
Title IV aid	23.0	1.9	1.2	0.5	0.4	8.0	5.3	11.9	0.5	4.1	1.5	0.5	9.8	8.5	10.6	12.2
No Title IV aid	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Other federal	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.8	16.2	23.2	22.9
No other federal	23.8	2.0	1.2	0.5	0.4	8.3	5.4	12.3	0.6	4.3	1.5	0.6	8.9	8.3	10.2	11.8
State aid	0.0	0.0	0.0	0.0	0.0	26.1	0.0	0.0	0.0	13.4	0.0	0.0	0.0	27.6	0.0	32.9
No State aid	33.3	2.8	1.7	0.8	0.6	0.0	7.6	17.1	0.8	0.0	2.1	0.8	14.2	0.0	15.4	3.0
Institutional aid	0.0	0.0	0.0	0.0	0.0	0.0	20.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	41.3	38.3
No Institutional aid	31.0	2.6	1.6	0.7	0.5	10.8	0.0	16.0	0.7	5.6	2.0	0.7	13.2	11.5	0.0	3.1
Aid type																
Grant	23.0	1.9	1.2	0.5	0.4	8.0	5.3	11.9	0.5	4.1	1.5	0.5	9.8	8.5	10.6	12.2
No Grant	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Loan	0.0	0.0	0.0	0.0	0.8	0.2	0.9	25.0	1.1	8.7	3.1	1.1	18.7	11.3	18.0	11.1
No Loan	43.8	3.7	2.3	1.0	0.0	15.1	9.3	0.0	0.0	0.0	0.0	0.0	1.8	6.0	4.1	13.1
Work Study	0.0	0.0	9.4	3.0	0.0	1.4	1.0	0.0	4.4	0.6	0.0	0.0	12.7	26.4	19.0	22.2
No Work Study	25.2	2.1	0.4	0.3	0.4	8.7	5.7	13.0	0.2	4.5	1.6	0.6	9.5	6.8	9.8	11.2

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

–Not sufficient for reliable estimate. (n<30).

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APPENDIX A

GLOSSARY

This glossary describes the variables used in this report. Most variables were derived by NCES and are directly from the NPSAS:90 Undergraduate Data Analysis System (DAS). A brief description of how each variable was derived is included in the description of the variable.

Attendance Status Variable

Persistence Status (ATTNST3)

Full-time/full-year	This category includes students who were enrolled full-time for 9 months. Note that this category may exclude some students enrolled full-time in a private for-profit institution if the program is shorter than 9 months.
Part-time/part-year	This category includes students who were not enrolled full-time for a full year. Thus, it includes students enrolled full-time for one term or part-time for an entire year, as well as students enrolled full-time or part-time for some of the yearly terms and not enrolled for the rest.

Institutional Characteristics

Type of institution (OFCON1) (combination of institution "level" and "control" defined below)

Public, less-than 2-year	Public, less-than-2-year institution.
Public, 2- to 3-year	Public, 2- to 3-year institution.
Public, 4-year non-doctoral	Public, 4-year institution not offering doctoral degrees.
Public, 4-year doctoral	Public, 4-year institution offering doctoral degrees.
Private not-for-profit, less-than-2-year	Private independent, less-than-2-year institution.

Private not-for-profit, 2- to 3-year	Private independent, 2- to 3-year institution.
Private not-for-profit, 4-year non-doctoral	Private independent, 4-year institution not offering doctoral degrees.
Private not-for-profit, 4-year doctoral	Private independent, 4-year institution offering doctoral degrees.
Private for-profit, less-than-2-year	Private for-profit, less-than-2-year institution.
Private for-profit, 2-year or more	Private for-profit, 2-year or more institution.

Institutional control (CONTROL)

Public	A postsecondary institution operated by publicly elected or appointed officials in which the program and activities are under the control of these officials and which is supported primarily by public funds.
Private not-for-profit	A postsecondary institution that is controlled by an independent governing board and incorporated under section 501(c)(3) of the Internal Revenue Code.
Private for-profit	A postsecondary institution that is privately owned and operated as a profit-making enterprise. Includes career colleges and proprietary institutions.

Level of Institution (LEVEL)

Less-than-2-year	Institution where all of the programs are less-than-2- years in duration. The institution must offer a minimum of one program of at least 3 months in duration that results in a terminal certificate or license or is creditable toward a formal 2-year or higher certificate.
2- to 3-year	Institution that confers at least a 2-year formal award (certificate or associate's degree) or offers a 2- or 3-year program that partially fulfills requirements for a baccalaureate or higher degree at a 4-year institution. The institution does not award a baccalaureate degree. These would include most community or junior colleges.

4-year non-doctoral	Institution or subsidiary element that confers at least a baccalaureate degree in one or more programs, but does not award higher than a master's degree.
4-year doctoral	Institution that confers a doctoral or first professional degree in one or more programs.

Tuition and Fees (TUITCOST)

Less than $1,000	Tuition and fees were less than $1,000 in 1989-90.
1,000 to 1,999	Tuition and fees were between $1,000 and $1,999 in 1989-90.
2,000 to 7,499	Tuition and fees were between $2,000 and $7,499 in 1989-90.
7,500 to 12,499	Tuition and fees were between $7,500 and $12,499 in 1989-90.
12,500 or more	Tuition and fees were $12,500 or more in 1989-90.

Student Characteristics

Gender (GENDER)

Male

Female

Race-ethnicity (RACE)

American Indian	A person having origins in any of the original peoples of North America and who maintains cultural identification through tribal affiliation or community recognition.
Asian-Pacific Islander	A person having origins in any of the Pacific Islander original peoples of the Far East, Southeast Asia, the Indian Subcontinent, or Pacific Islands. This includes people from China, Japan, Korea, the Philippine Islands, Samoa, India, and Vietnam.
Black, non-Hispanic	A person having origins in any of the black racial groups of Africa, and not of Hispanic origin.

Hispanic	A person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless or race.
White, non-Hispanic	A person having origins in any of the original peoples of Europe, North Africa, or the Middle East (except those of Hispanic origin).

Dependency status (DEPEND)

Dependent	Students wass financially dependent if they did not meet any of the criteria for independence (see below).
Independent	A student was considered independent by meeting one of the following criteria:

- 24 years old by December 31 of the academic year
- a military veteran
- a ward of the court or both parents are deceased
- had legal dependents other than a spouse;
- was married or a graduate student and not claimed as a tax exemption for the calendar year coinciding with the beginning of the academic year
- was a single undergraduate but not claimed as a tax exemption for the 2 years previous to the beginning of the academic year and had at least $4,000 in financial resources

Student: Local residence (LOCALRES)

Campus Housing	Institution-owned living quarters for students. These were typically on-campus or off-campus dormitories, residence halls, or other facilities.
Off-Campus	Student lived off-campus in privately owned housing but not with his or her parents.
With Parents	Student lived at home with parents.

Marital status (MARITAL)

Not Married	Student was single, widowed or divorced.
Married	Student was married.
Separated	Student was separated.

Age (AGE)

Less than 24	Student was less than 24 years old as of 1989-90.
24-31	Student was between 24 and 31 years old as of 1989-90.
32-39	Student was between 32 and 39 years old as of 1989-90.
40 or more	Student was 44 years or older as of 1989-90.

Income and dependency level (INCOME)

The source of income for dependent students is their parents or guardians, whereas the source of independent students' income refers to their own assets or earnings including those of their spouse if they are married. Incomes in NPSAS:90 were derived from three sources: institutional records, parental reports, and student reports (in priority order).

Dependent student:	
Less than $10,000	Income of less than $10,000 in 1989.
10,000 to 19,999	Income between $10,000 and $19,999 in 1989.
20,000 to 39,999	Income between $20,000 and $39,999 in 1989.
40,000 to 69,999	Income between $40,000 and $69,999 in 1989.
70,000 and more	Income of $70,000 or higher in 1989.
Independent Student:	
Less than $5,000	Income of less than $5,000 in 1989.
5,000 to 19,999	Income between $5,000 and $19,999 in 1989.

20,000 to 49,999	Income between $20,000 and $49,999 in 1989.
50,000 and over	Income of $50,000 or higher in 1989.

Presence of dependents, independent student (NUMDEPEND)

Yes	Undergraduate had one or more dependents, other than spouse.
No	Undergraduate had no dependents.

Level, undergraduate class (UGRDLEVL1)

1st year-freshman	Student's level was freshman or first year.
2nd year-sophomore	Student's level was sophomore or second year.
3rd year-junior	Student's level was junior or third year.
4th year-senior+	Student's level was senior or fourth year, or fifth year undergraduate.

Cumulative Grade Point Average (GPACAT)

Less than 2.0	Student had lower than a C average.
2.00-3.49	Student had a C to B+ average.
3.50-4.00	Student had a B+ to A average.

Financial Aid and Cost Variables

Received Financial Aid (Total Aid Amount--TOTAID)

Undergraduate received financial assistance during the period July 1989 to June 1990 in the form of grants, loans, or work-study from sources other than family or self to help finance his or her education. Undergraduates receiving aid were identified by the TOTAID variable having a positive value.

Received Aid	Total amount of aid greater than or equal to $1.

Received No Aid	Total amount of aid equal to $0.

Title IV Aid (TITIVAMT)

The total amount of Title IV aid received between July 1989-June 1990. Includes the sum of Pell Grant, SEOG, CWS, Perkins, Stafford, PLUS, SLS and Income contingent loan (ICL).

Received Title IV aid	Total amount of aid greater than or equal to $1.
Received no Title IV aid	Total amount of aid equal to $0.

Other Federal Aid (TFEDOTHER)

Total federal aid other than grants, loans and work-study received between July 1989-June 1990. PLUS loans are included.

Received other Federal Aid	Total amount of aid greater than or equal to $1.
Received no other Federal Aid	Total amount of aid equal to $0.

State Aid (STATEAMT)

Total state aid received between July 1989-June 1990. Includes SSIG (as well as, the federal component), state need based aid amount (STATNEED) and state non-need based aid amount (STATNOND). Also includes other state aid not listed individually, such as vocational rehabilitation and the state work-study program.

Received State Aid	Total amount of aid greater than or equal to $1.
Received No State Aid	Total amount of aid equal to $0.

Institutional Aid (INSTAMT)

Total institutional aid received between July 1989-June 1990. It includes all institutional aid, as well as, graduate and first professional awards such as assistantships and fellowships. In addition, College Work-Study, institutional need based aid amount (INSTNEED) and, institutional non-need based aid amount (INSTNOND), and tuition waiver amount (WAIVAMT) and institutional aid not listed separately, such as athletic scholarships.

Received Institutional Aid	Total amount of aid greater than or equal to $1.

Received No Aid	Total amount of aid equal to $0.

Grant Aid (TOTGRT)

Total grants received between July 1989-June 1990, this includes all grants from any source.

Received Grant Aid	Total amount of aid greater than or equal to $1.
Received No Grant Aid	Total amount of aid equal to $0.

College Work-Study (TOTWKST)

Total amount of work-study between July 1989-June 1990. This includes all work-study from any source, and is the sum of federal college work- study program awarded amount (CWSPERND), College Work-Study, and state work-study aid (not included separately).

Received Work-Study Aid	Total amount of aid greater than or equal to $1.
Received No Work-Study Aid	Total amount of aid equal to $0.

Loan Aid (TOTLOAN)

Total loans received between July 1989 - June 1990. This includes all loans from any source, except PLUS.

Received Loan Aid	Total amount of aid greater than or equal to $1.
Received No Loan Aid	Total amount of aid equal to $0.

Type of aid (AIDPACK)
(Packages of aid by type)

Types of combinations of grants, loans, and work-study the student received. Based on total grants (TOTGRNT), total loans (TOTLN), and total work-study (TOTWK) received.

Grant Only	Undergraduate received grant aid only.
Grant & Work-Study	Undergraduate received grant and work-study aid.
Grant, Loan &	

Work-Study	Undergraduate received grant, loan and work-study aid.
Grant & Loan	Undergraduate received grant and loan aid.
Loan Only	Undergraduate received loan aid only.
Loan & Work-Study	Undergraduate received loan and work-study aid.
Work-Study Only	Undergraduate received work-study aid only.
Other Only	Undergraduate received aid of another type than grant, loan, or work-study.

Source of Aid (AIDSRC2)
(Packages of aid by source)

Combinations of federal, state, institutional, and other aid. Based on federal (FEDAID), institutional (INSTITUT), state (STATE), and other (OTHER) aid received by the student.

Federal Only	Undergraduate received Federal aid only.
Federal & Institutional	Undergraduate received Federal and institutional aid.
Other Federal	Undergraduate received an other Federal combination: Federal, institutional, and other; Federal and other; Federal and state; Federal, state and other; Federal, state and institutional; or Federal, state, institutional and other.
Combination State Only	Undergraduate received state aid only.
State & Institutional	Undergraduate received state and institutional aid.
Institutional Only	Undergraduate received institutional aid only.
Other Non-federal Combination	Undergraduate received an other aid package, not including federal aid: other aid only; or, state, institutional, and other aid.

Number of Federal loans (NUMFEDLN)
(Derived by JBL Associates)

The number of federal sources from which an undergraduate received a loan. Based on SLS (SLSAMT), Stafford (STAFFAMT), ICL (ICLAMT), Perkins loan (PERKAMT), and PLUS loan (PLUSAMT). The number of these loan variables that are greater than zero for an undergraduate is summed to obtain a count of the number of Federal loans the student received.

No Federal Loans	Student did not receive any federal loans.
One Federal Loan	Student received one federal loan.
Two Federal Loans	Student received two federal loans.
Three or More Federal Loans	Student received three or more federal loans.
Any Federal Loan	Student received any federal loan (number of federal loans greater than zero).

Aid Packages with Pell Grant (FEDPACK)

Combinations of Pell Grants and Stafford loans with other types of aid. Based on Pell Grant (PELL), SEOG grant (SEOG), College Work-Study (CWSP), Perkins loan (PERKINS), Stafford loan (STAFFORD), PLUS loan (PLUS), SLS loan (SLS), other federal aid (OTHERFED), institutional aid (INSTITUT), state aid (STATE), other aid (OTHER) receipt.

Pell Only	Student received a Pell Grant only.
Pell &SEOG Only	Student received a Pell Grant and SEOG grants.
Pell & CWSP Only	Student received a Pell Grant and College Work-Study.
Pell, SEOG, CWSP	Student received a Pell Grant and SEOG grants, and College Work-Study.
Pell, Perkins & SEOG	Student received a Pell Grant, Perkins loan, and SEOG grant.
Pell & State	Student received a Pell Grant and state aid.
Pell & Institutional	Student received a Pell Grant and institutional aid.
Pell & Stafford	Student received a Pell Grant and Stafford loan.

Pell, Stafford, & CWSP	Student received a Pell Grant, Stafford loan, and College Work-Study.
Pell, Stafford, & State	Student received a Pell Grant, Stafford loan, and state aid.
Pell, Stafford, SEOG	Student received a Pell Grant, Stafford loan, and SEOG grant.
Pell, Perkins, Stafford	Student received a Pell Grant, Perkins and Stafford loans.
Pell & other Federal	Student received a Pell Grant and other federal aid.
Pell, state, other Federal	Student received a Pell Grant, state and other federal aid.
Pell, institutional, Other Federal	Student received a Pell Grant, institutional and other federal aid.
Other Pell Packages	Student received another Pell Grant package not defined above.

APPENDIX B

TECHNICAL NOTES AND METHODOLOGY

The NPSAS:90 Survey

The need for a nationally representative database on postsecondary student financial aid prompted the U.S. Department of Education to conduct the *1986-87 National Postsecondary Student Aid Study* (NPSAS:87) and again in 1989-90 (NPSAS:90). The NPSAS sample was designed to include students enrolled in all types of postsecondary education. Thus, it included students enrolled in public institutions, private not-for-profit institutions, and private for-profit institutions. The sample included students at 4-year and 2-year institutions, as well as students enrolled in occupationally specific programs that lasted for less-than-2-years.

The NPSAS:87 data collection sample consisted of students who enrolled in the fall of 1986. On the other hand, the sample for NPSAS:90 consisted of students enrolled in postsecondary education throughout the 1989-90 academic year, a more accurate representation of postsecondary students.

NPSAS:90 included a stratified sample of approximately 69,000 eligible students (about 47,000 of whom were undergraduates) from about 1,100 institutions. Students were included in the sample if they attended a NPSAS-eligible institution (see table B.1 for institution sampling frame); were enrolled between July l, 1989 and June 30, 1990; and were enrolled in one or more courses or programs including courses for credit, a degree or formal award program of at least 3 months' duration, or an occupationally or vocationally specific program at least 3 months long. Regardless of their postsecondary status, however, students who were also enrolled in high school were excluded.

For each of the students included in the NPSAS sample, there were up to three sources of data. First, institutional registration and financial aid records were extracted. Second, a Computer Assisted Telephone Interview (CATI) designed for each student was conducted. Finally, a CATI designed for the parents or guardians of a subsample of students was conducted. Data from these three sources were synthesized into a single system with an overall response rate of about 89 percent. For example, the variable age was determined by first checking student responses. If a student did not provide this information, age was taken from the institutional record abstract.

For more information on the NPSAS survey, consult *Methodology Report for the 1989-90 National Postsecondary Student Aid Study* (Longitudinal Studies Branch, Postsecondary Education Statistics Division, Washington, D.C.: U.S. Department of Education, National Center for Education Statistics, NCES 92-080, June 1992).

Table B.1--Frame development: Number of institutions in the 1987-88 IPEDS-IC file and in the NPSAS:90 institutional frame

Educational Sector	Institutions in IPEDS-IC File	In NPSAS:90 Institutional Frame
Total	12,243	12,868
Public, 4-year and above	638	633
Private, not-for-profit 4-year or above	1,944	1,983
Private, for-profit 4-year or above	120	125
Public, 2-year	1,257	1,333
Private, not-for-profit 2-year	845	894
Private, for-profit 2-year	850	891
Public, less-than-2-year	380	429
Private, not-for-profit, less-than-2-year	515	543
Private, for-profit less-than-2-year	5,694	6,037

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

* Institutions that were not in the 1987-88 IPEDS-Institutional Characteristics (IC) file but were listed in the 1987 IPEDS-Fall Enrollment file or the 1987-88 Pell Grant institution file were added. Ineligible institutions such as central offices, non-existent or closed buildings, and U.S. service academies were eliminated.

Accuracy of Estimates

The statistics in this report are estimates derived from a sample. Two broad categories of error occur in such estimates: sampling and non-sampling errors. Sampling errors may occur because observations are made only on samples of students, not on entire populations. Non-sampling errors occur not only in sample surveys but also in complete censuses of entire populations.

Non-sampling errors can be attributed to a number of sources: inability to obtain complete information about all students in all institutions in the sample (some students or institutions refused to participate, or students participated but answered only certain items); ambiguous definitions; differences in interpreting questions; inability or unwillingness to give correct information; mistakes in recording or coding data; and other errors of collecting, processing, sampling, and estimating missing data.

Data Analysis System

Most of the estimates presented in this report were produced using the NPSAS:90 Data Analysis System (DAS) for undergraduates. The DAS software makes it possible for users to specify and generate their own tables from the NPSAS data. With the DAS, users can recreate or expand upon the tables presented in this report. In addition to the table estimates, the DAS

calculates proper standard errors and weighted sample sizes for these estimates.[15] For example, table C.3 presents the standard errors that correspond to table 2.3 in the text. Refer to these illustrative standard error tables in appendix C. If the number of valid cases is too small to produce an estimate, the DAS prints the message "low-N" instead of the estimate.

For more information about the NPSAS:90 Data Analysis System, contact:
Aurora D'Amico
NCES Longitudinal Studies Branch
555 New Jersey Avenue, NW
Washington DC, 20208-5652 (202) 219-1365 Internet address: ADMICO @ INET.ED.GOV

Statistical Procedures

The descriptive comparisons were tested in this report using Student's *t* statistics. Comparisons based on the estimates of the proportions include the estimates of the probability of a Type I error, or significance level. The significance levels were determined by calculating Student's *t* values for the differences between each pair of means or proportions and comparing these with published tables of significance levels for two-tailed hypothesis testing.

The NPSAS:90 survey, while representative and statistically accurate, was not a simple random sample. Instead, the survey sample was selected using a more complex three step procedure with stratified samples and differential probabilities of selection at each level. First, postsecondary institutions were initially selected within geographical strata. Once institutions were organized by zip code and state, they were further stratified by control (i.e., public, private not-for-profit, or private for-profit) and offering (less-than-2-year, 2- to 3-year, 4-year non-doctoral granting, and 4-year doctoral granting). Sampling rates for students enrolled at different institutions and levels (undergraduate or other) varied, resulting in better data for policy purposes, but at a cost to statistical efficiency.

Student's *t* values may be computed, for comparisons using these tables' estimates, with the following formula:

$$t = (P_1 - P_2) / \sqrt{(se_1^2 + se_2^2)}$$

where P_1 and P_2 are the estimates to be compared and se_1 and se_2 are their corresponding standard errors. Note that this formula is valid only for independent estimates. When the estimates were not independent (for example, when comparing the percentages across a percent distribution, in

[15]The NPSAS:90 sample is not a simple random sample, and therefore, simple random sample techniques for estimating sampling error cannot be applied to these data. The NPSAS:90 DAS takes into account the complexity of the sampling procedures and calculates standard errors appropriate for such samples. The method for computing sampling errors used by the DAS involves approximating the estimator by the linear terms of a Taylor series expansion. The procedure is typically referred to as the Taylor series method.

this report, across a row in a table), a covariance term was added to the denominator of the *t*-test formula.

There are hazards in reporting statistical tests for each comparison. First, the test may make comparisons based on large *t* statistics appear to merit special attention. This can be misleading since the magnitude of the *t* statistic is related not only to the observed differences in means or percentages but also to the number of students in the specific categories used for comparison. Hence, a small difference compared across a large number of students would produce a large *t* statistic.

A second hazard in reporting statistical tests for each comparison is making multiple comparisons among categories of an independent variable. For example, when making paired comparisons among different levels of income, the probability of a Type I error for these comparisons taken as a group is larger than the probability for a single comparison. When more than one difference between groups of related characteristics or "families" are tested for statistical significance, one must apply a standard that assures a level of significance for all of those comparisons taken together.

Comparisons were made in this report only when $p \leq .05/k$ for a particular pairwise comparison, where that comparison was one of k tests within a family. This guarantees both that the individual comparison would have $p \leq .05$ and that when k comparisons were made within a family of possible tests, the significance level of the comparisons would sum to $p \leq .05$.[16]

For example, in a comparison between males and females of average aid received only one comparison is possible (males vs. females). In this family, $k = 1$, and the comparison can be evaluated with Student's *t* test. When students are divided into five racial-ethnic groups and all possible comparisons are made, then $k = 10$ and the significance level of each test must be $p \leq .05/10$, or .005. The formula for calculating family size (k) is as follows: $k = j * (j - 1)/2$, where j is the number of categories for the variable being tested. In the case of race-ethnicity, there are five racial-ethnic groups (American Indian, Asian, black, Hispanic, and white), so $k = 5*(5-1)/2=10$.

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[16]The standard that p 1.05/k for each comparison is more stringent than the criterion that the significance level of the comparisons should sum to Ps.05. For tables showing the *t* statistic required to ensure that p 1.05/k for a particular family size and degrees of freedom, see Olive Jean Dunn, "Multiple Comparisons Among Means," Journal of the American Statistical Association 56: 52-64.

APPENDIX C

ILLUSTRATIVE STANDARD ERRORS

Table C.3--Standard errors for Table 2.3: Percentage of full-time/full-year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Total	0.94	0.35	0.62	0.76	0.53	0.12	0.15	0.36
Institutional type and control								
Public, less-than-2-year	7.13	0.91	2.03	5.74	3.41	0.00	0.00	3.21
Public, 2- to 3-year	3.06	1.39	0.96	2.34	1.46	0.38	0.38	1.27
Public, 4-year non-doctoral	2.15	0.73	0.78	1.42	1.46	0.46	0.40	0.77
Public, 4-year doctoral	1.71	0.58	0.84	1.55	1.05	0.17	0.35	0.86
Private not-for-profit, less-than-2-year	19.10	0.94	0.00	15.14	3.32	3.37	0.00	5.70
Private not-for-profit, 2- to 3-year	4.19	1.09	4.08	3.73	1.80	0.29	1.26	1.88
Private not-for-profit, 4-year non-doctoral granting	1.59	0.84	1.75	1.80	0.46	0.18	0.21	0.38
Private not-for-profit, 4-year doctoral granting	2.23	0.64	2.33	1.77	0.60	0.23	0.17	0.73
Private for-profit, less-than-2-year	2.19	0.13	0.53	2.94	2.53	0.00	0.00	0.77
Private for-profit, 2 year or more	2.32	0.18	0.88	2.38	2.32	0.36	0.28	0.69
Institutional control								
Public	1.41	0.48	0.52	1.01	0.76	0.19	0.22	0.55
Private not-for-profit	1.26	0.57	1.35	1.27	0.37	0.14	0.15	0.35
Private for-profit	1.64	0.12	0.57	1.84	1.72	0.21	0.17	0.52
Institutional type								
Less-than-2-year	2.95	0.23	0.61	2.95	2.12	0.15	0.00	0.94
2- to 3-year	2.47	1.06	0.83	1.91	1.20	0.30	0.31	0.99
4-year non-doctoral granting	1.30	0.55	1.14	1.17	0.91	0.24	0.23	0.42
4-year doctoral granting	1.37	0.45	1.01	1.22	0.80	0.14	0.26	0.65
Tuition and fees								
Less than $1,000	3.38	1.36	0.91	2.69	1.39	0.01	0.08	1.50
$1,000-$1,999	1.92	0.64	0.76	1.47	0.77	0.23	0.41	0.77
$2,000-$7,499	1.14	0.43	0.69	1.08	0.92	0.23	0.21	0.45
$7,500-$12,499	1.72	0.64	1.64	1.70	0.77	0.27	0.18	0.49
$12,500 or more	2.04	0.63	2.90	2.31	0.69	0.30	0.28	1.24
Gender								
Male	1.17	0.43	0.83	0.94	0.72	0.19	0.18	0.47
Female	1.17	0.47	0.71	0.95	0.57	0.15	0.19	0.46
Race/ethnicity								
American Indian	7.76	5.11	2.99	5.22	0.87	0.51	0.00	3.07
Asian-Pacific Islander	3.68	0.99	2.87	2.78	1.72	0.09	0.41	1.21
Black, non-Hispanic	2.63	1.12	1.45	2.38	0.85	0.22	0.13	0.72
Hispanic	2.97	1.26	1.30	2.56	0.82	0.71	0.39	0.90
White, non-Hispanic	1.01	0.37	0.67	0.81	0.61	0.14	0.17	0.41
Dependency status								
Dependent	1.09	0.40	0.78	0.76	0.67	0.16	0.19	0.44
Independent	1.55	0.51	0.72	1.44	0.69	0.12	0.14	0.50

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Table C.3--Standard errors for Table 2.3: Percentage of full-time/full-year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90--Continued

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Local residence								
Campus housing	1.19	0.54	1.13	0.99	0.71	0.21	0.22	0.48
Off-campus	1.34	0.48	0.61	1.21	0.71	0.20	0.17	0.55
With parents	1.87	0.68	0.50	1.28	0.86	0.12	0.32	0.77
Marital status								
Not married	0.98	0.38	0.69	0.78	0.55	0.13	0.17	0.39
Married	2.14	0.61	0.95	1.98	1.25	0.27	0.15	0.89
Separated	6.50	3.69	3.16	6.65	2.05	0.00	0.00	0.03
Age								
Less than 24	1.04	0.38	0.72	0.77	0.61	0.14	0.17	0.40
24-31	2.06	0.59	1.02	1.96	1.26	0.14	0.16	0.70
32-39	3.30	1.50	1.26	3.15	1.33	0.00	0.03	1.72
40 or more	4.52	2.54	2.21	3.93	1.30	0.73	0.05	1.81
Dependent student income								
Less than $10,000	2.10	1.17	1.37	1.86	0.30	0.03	0.06	0.63
$10,000-$19,999	2.35	0.94	1.58	2.11	0.45	0.46	0.19	0.33
$20,000-$39,999	1.47	0.65	1.00	1.28	0.86	0.23	0.26	0.68
$40,000-$69,999	1.75	0.54	1.03	0.99	1.53	0.42	0.40	0.95
$70,000 or more	2.62	0.75	1.09	1.23	1.59	0.32	0.63	1.90
Independent student income								
Less than $5,000	2.12	1.02	1.53	2.20	0.64	0.17	0.22	0.71
$5,000-$19,999	2.07	0.66	0.89	1.91	0.89	0.16	0.18	0.72
$20,000-$49,999	3.25	1.02	0.84	2.95	2.46	0.38	0.07	1.55
$50,000 or more	13.11	0.00	0.00	11.40	2.91	1.65	0.00	8.56
Dependents, independent student								
No	0.98	0.35	0.70	0.78	0.58	0.14	0.16	0.38
Yes	2.14	0.88	0.94	2.17	0.70	0.14	0.13	0.91
Undergraduate level, class or year								
1st year/freshman	1.35	0.53	0.65	1.06	0.72	0.20	0.19	0.51
2nd year/sophomore	1.52	0.64	0.89	1.34	0.86	0.19	0.27	0.76
3rd year/junior	1.41	0.65	1.00	1.36	0.86	0.22	0.29	0.73
4th year/senior or higher	1.43	0.55	1.04	1.46	0.87	0.26	0.28	0.79
Grade point average								
Less than 2.00	2.43	1.01	1.61	2.17	1.41	0.18	0.36	0.87
2.00-3.49	1.06	0.44	0.73	0.90	0.63	0.19	0.21	0.45
3.50-4.00	1.68	0.64	0.84	1.33	0.88	0.17	0.13	0.78

Table C.3--Standard errors for Table 2.3: Percentage of full-time/full-year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90--Continued

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Aid source								
Title IV aid receipt	0.98	0.42	0.85	0.99	0.59	0.17	0.10	0.24
No Title IV aid	1.66	0.56	0.11	0.34	0.94	0.08	0.41	1.13
Other Federal aid receipt	5.33	0.96	2.37	5.04	2.31	0.37	0.00	2.53
No Other Federal aid	0.95	0.35	0.63	0.76	0.52	0.13	0.15	0.36
State aid receipt	1.55	0.60	0.95	1.33	0.71	0.09	0.18	0.35
No State aid receipt	1.06	0.37	0.67	0.84	0.68	0.20	0.22	0.57
Institutional aid receipt	1.41	0.52	1.13	1.09	0.46	0.12	0.24	0.39
No Institutional aid	1.28	0.44	0.47	1.00	0.81	0.19	0.17	0.58

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

Table C.4--Standard errors for Table 2.4: Percentage of part-time/part-year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Total	1.27	0.22	0.23	0.94	0.52	0.07	0.07	0.40
Institutional type and control								
Public, less-than-2-year	9.65	0.34	0.00	6.19	2.25	0.00	0.70	4.99
Public, 2- to 3-year	1.66	0.43	0.31	1.08	0.77	0.10	0.00	0.80
Public, 4-year non-doctoral	2.21	0.56	0.59	1.45	0.99	0.19	0.47	0.71
Public, 4-year doctoral	2.03	0.63	0.70	1.56	1.04	0.25	0.24	0.87
Private not-for-profit, less-than-2-year	6.78	3.88	1.62	9.46	4.23	0.00	0.00	13.66
Private not-for-profit, 2- to 3-year	4.27	1.36	1.72	3.63	1.67	0.27	0.39	1.16
Private not-for-profit, 4-year non-doctoral granting	2.78	0.49	0.89	1.91	0.63	0.24	0.18	0.71
Private not-for-profit, 4-year doctoral granting	2.72	0.33	1.91	1.81	0.83	0.12	0.12	0.60
Private for-profit, less-than-2-year	2.92	0.00	0.13	3.49	2.29	0.04	0.00	0.73
Private for-profit, 2 year or more	3.68	0.23	0.45	3.63	2.64	0.18	0.26	0.62
Institutional control								
Public	1.39	0.31	0.28	0.85	0.57	0.09	0.10	0.53
Private not-for-profit	1.95	0.35	0.78	1.34	0.49	0.15	0.12	0.74
Private for-profit	2.30	0.08	0.18	2.64	1.75	0.07	0.09	0.52
Institutional type								
Less-than-2-year	3.46	0.18	0.13	3.64	2.04	0.04	0.08	1.20
2- to 3-year	1.74	0.38	0.28	1.23	0.74	0.09	0.03	0.71
4-year non-doctoral granting	1.93	0.38	0.50	1.22	0.94	0.14	0.26	0.50
4-year doctoral granting	1.67	0.48	0.69	1.25	0.81	0.19	0.18	0.68
Tuition and fees								
Less than $1,000	1.43	0.32	0.22	0.89	0.59	0.02	0.07	0.67
$1,000-$1,999	1.85	0.73	0.58	1.42	0.86	0.28	0.21	0.81
$2,000-$7,499	1.61	0.23	0.39	1.70	1.07	0.14	0.14	0.59
$7,500-$12,499	2.70	0.67	1.71	2.85	1.66	0.23	0.41	0.52
$12,500 or more	5.05	0.67	3.15	5.66	1.70	0.25	0.00	3.38
Gender								
Male	1.53	0.26	0.32	1.11	0.65	0.13	0.13	0.68
Female	1.54	0.32	0.28	1.15	0.65	0.07	0.08	0.47
Race/ethnicity								
American Indian	7.19	1.72	1.07	4.27	2.05	0.00	0.00	5.53
Asian-Pacific Islander	3.71	1.81	1.11	2.27	1.43	0.00	0.33	0.86
Black, non-Hispanic	3.29	0.81	0.51	2.77	1.36	0.09	0.14	0.68
Hispanic	3.47	0.96	0.62	3.13	1.26	0.00	0.29	1.55
White, non-Hispanic	1.34	0.18	0.25	0.93	0.58	0.09	0.08	0.46
Dependency status								
Dependent	1.45	0.48	0.46	1.03	0.80	0.13	0.17	0.80
Independent	1.50	0.20	0.22	1.23	0.55	0.07	0.05	0.44

Table C.4--Standard errors for Table 2.4: Percentage of part-time/part-year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90--Continued

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Local residence								
Campus housing	1.69	0.78	1.27	1.50	1.10	0.27	0.32	0.88
Off-campus	1.51	0.22	0.22	1.11	0.58	0.09	0.08	0.48
With parents	1.79	0.49	0.23	1.38	0.90	0.01	0.11	0.84
Marital status								
Not married	1.35	0.31	0.32	1.05	0.58	0.09	0.11	0.52
Married	1.71	0.28	0.29	1.26	0.75	0.08	0.05	0.59
Separated	4.56	0.32	0.27	3.90	1.84	0.00	0.45	1.99
Age								
Less than 24	46.35	3.55	4.93	25.98	10.53	0.50	0.59	7.56
24-31	56.26	1.41	1.55	28.04	8.12	0.27	0.26	4.11
32-39	67.19	0.74	1.38	18.48	7.72	0.00	0.11	4.38
40 or more	76.73	1.20	0.97	11.41	3.65	0.27	0.00	5.76
Dependent student income								
Less than $10,000	2.83	1.39	0.79	2.33	0.38	0.07	0.14	1.19
$10,000-$19,999	3.12	1.34	0.93	2.48	1.02	0.21	0.39	1.52
$20,000-$39,999	1.91	0.76	0.82	1.61	1.41	0.28	0.30	1.12
$40,000-$69,999	2.58	0.31	0.78	1.22	1.88	0.34	0.37	1.77
$70,000 or more	4.31	0.51	0.61	1.78	2.82	0.44	0.62	3.57
Independent student income								
Less than $5,000	2.60	0.66	0.45	2.43	0.67	0.00	0.15	0.66
$5,000-$19,999	2.06	0.28	0.35	1.65	0.83	0.16	0.08	0.73
$20,000-$49,999	1.70	0.16	0.24	1.16	0.86	0.06	0.04	0.68
$50,000 or more	2.07	0.00	0.22	0.78	1.22	0.00	0.00	1.33
Dependents, independent student								
No	1.30	0.33	0.34	0.91	0.63	0.11	0.12	0.53
Yes	1.85	0.28	0.35	1.64	0.64	0.04	0.05	0.46
Undergraduate level, class or year								
1st year/freshman	57.61	1.70	1.84	23.15	9.38	0.08	0.08	6.16
2nd year/sophomore	60.54	2.60	3.49	21.20	6.13	0.61	0.39	5.04
3rd year/junior	49.82	3.52	4.43	25.03	9.67	0.56	0.76	6.22
4th year/senior or higher	45.88	2.49	5.19	28.96	9.94	0.61	1.02	5.92
Grade point average								
Less than 2.00	56.35	2.19	2.77	22.05	9.96	0.13	0.46	6.10
2.00-3.49	53.53	2.78	3.98	25.06	8.27	0.49	0.47	5.43
3.50-4.00	60.51	1.48	1.95	21.46	8.13	0.29	0.09	6.09

Table C.4--Standard errors for Table 2.4: Percentage of part-time/part-year undergraduates by type of aid and institutional, student and source of aid characteristics: 1989-90--Continued

	Grant only	Grant & work-study	Grant loan & work-study	Grant & loan	Loan only	Loan & work-study	Work-Study only	Other only
Aid source								
Title IV aid receipt	1.54	0.35	0.39	1.28	0.74	0.11	0.04	0.25
No Title IV aid	1.07	0.13	0.03	0.24	0.43	0.03	0.17	0.91
Other Federal aid receipt	5.66	2.93	1.28	4.49	0.71	0.00	0.00	4.59
No Other Federal aid	1.29	0.21	0.24	0.94	0.53	0.07	0.08	0.38
State aid receipt	1.43	0.20	0.22	1.09	0.61	0.07	0.09	0.47
No State aid receipt	2.10	0.68	0.57	1.62	0.60	0.16	0.11	0.83
Institutional aid receipt	1.87	0.50	0.58	1.57	0.74	0.09	0.25	0.57
No Institutional aid	1.47	0.23	0.21	1.00	0.68	0.08	0.04	0.50

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

Table C.5--Standard errors for Table 2.5: Percentage of full-time/full-year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Total	0.91	0.60	1.03	0.39	0.19	0.50	0.53
Institutional type and control							
Public, less-than-2-year	6.55	1.47	4.49	2.70	0.00	1.68	3.66
Public, 2- to 3-year	2.70	1.52	3.60	1.34	0.64	1.87	2.12
Public, 4-year non-doctoral	1.82	1.04	2.51	0.98	0.27	1.25	1.28
Public, 4-year doctoral	1.96	0.92	1.91	0.85	0.26	0.94	1.05
Private not-for-profit, less-than-2-year	11.13	0.00	11.17	4.31	0.00	0.00	2.55
Private not-for-profit, 2- to 3-year	3.47	1.81	4.34	0.90	1.86	2.40	2.66
Private not-for-profit, 4-year non-doctoral granting	0.78	1.53	2.00	0.56	0.64	0.94	0.81
Private not-for-profit, 4-year doctoral granting	1.41	1.79	1.44	0.85	0.49	1.02	0.97
Private for-profit, less-than-2-year	2.76	1.93	2.03	0.73	0.00	0.43	0.96
Private for-profit, 2 year or more	3.73	2.10	3.60	0.47	0.25	0.47	0.69
Institutional control							
Public	1.23	0.64	1.47	0.58	0.21	0.73	0.80
Private not-for-profit	0.70	1.12	1.39	0.45	0.43	0.68	0.62
Private for-profit	2.59	1.44	2.32	0.41	0.16	0.33	0.56
Institutional type							
Less-than-2-year	2.67	1.43	2.01	0.84	0.00	0.49	1.10
2- to 3-year	2.29	1.20	2.86	1.04	0.52	1.45	1.62
4-year non-doctoral granting	1.32	1.07	1.62	0.58	0.34	0.77	0.75
4-year doctoral granting	1.59	0.94	1.42	0.65	0.25	0.73	0.80
Tuition and fees							
Less than $1,000	2.36	1.53	2.67	1.18	0.47	1.79	2.05
$1,000-$1,999	1.81	0.85	2.14	0.92	0.35	0.99	1.00
$2,000-$7,499	1.27	0.87	1.44	0.59	0.32	0.65	0.72
$7,500-$12,499	1.26	1.34	1.82	0.69	0.45	0.93	0.90
$12,500 or more	1.02	2.05	1.65	0.36	0.46	1.28	1.26
Gender							
Male	1.21	0.77	1.20	0.54	0.27	0.68	0.73
Female	0.97	0.68	1.24	0.47	0.24	0.58	0.67
Race/ethnicity							
American Indian	3.39	3.99	7.01	2.35	0.99	3.51	3.50
Asian-Pacific Islander	2.39	2.28	3.35	1.41	0.51	1.58	2.90
Black, non-Hispanic	2.88	1.58	3.56	0.52	0.15	1.06	0.87
Hispanic	2.18	1.68	2.63	1.00	0.81	1.24	1.76
White, non-Hispanic	0.96	0.65	1.09	0.47	0.24	0.57	0.61
Dependency status							
Dependent	0.94	0.73	1.11	0.49	0.26	0.65	0.65
Independent	1.49	0.79	1.57	0.38	0.17	0.52	0.73

Table C.5--Standard errors for Table 2.5: Percentage of full-time/full-year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90--Continued

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Local residence							
Campus housing	1.10	1.08	1.29	0.54	0.31	0.70	0.73
Off-campus	1.27	0.64	1.41	0.41	0.18	0.62	0.75
With parents	1.56	0.74	1.83	1.04	0.52	1.04	1.16
Marital status							
Not married	0.93	0.65	1.05	0.42	0.21	0.55	0.56
Married	2.04	1.06	2.11	0.60	0.35	0.94	1.46
Separated	6.24	3.52	6.08	1.31	0.71	0.00	0.00
Age							
Less than 24	0.94	0.67	1.06	0.46	0.23	0.60	0.60
24-31	2.03	1.15	2.03	0.65	0.10	0.58	0.90
32-39	2.78	1.55	2.89	0.51	0.22	1.47	2.27
40 or more	3.97	2.43	4.64	1.26	1.39	0.87	3.46
Dependent student income							
Less than $10,000	2.23	1.26	2.47	0.43	0.21	0.54	0.74
$10,000-$19,999	1.90	1.43	2.33	0.85	0.55	0.79	1.44
$20,000-$39,999	1.35	1.01	1.69	0.76	0.40	0.87	0.91
$40,000-$69,999	1.24	1.04	1.16	0.95	0.53	1.34	1.34
$70,000 or more	1.50	1.27	1.31	1.50	0.62	2.23	2.10
Independent student income							
Less than $5,000	2.21	1.60	2.55	0.48	0.07	0.75	0.81
$5,000-$19,999	1.89	0.94	1.84	0.63	0.22	0.64	1.00
$20,000-$49,999	2.95	1.52	3.13	0.88	0.14	1.75	2.08
$50,000 or more	5.00	4.29	10.06	0.00	8.70	1.80	13.78
Dependents, independent student							
No	0.94	0.66	1.03	0.43	0.22	0.56	0.56
Yes	2.08	1.12	2.33	0.47	0.12	0.69	1.33
Undergraduate level, class or year							
1st year/freshman	1.24	0.69	1.36	0.50	0.30	0.82	0.80
2nd year/sophomore	1.37	0.98	1.64	0.66	0.29	0.74	1.00
3rd year/junior	1.50	0.88	1.63	0.72	0.32	0.88	0.86
4th year/senior or higher	1.44	1.06	1.58	0.61	0.38	0.82	0.90
Grade point average							
Less than 2.00	2.47	1.84	2.71	1.04	0.38	1.27	0.99
2.00-3.49	1.06	0.69	1.13	0.44	0.23	0.60	0.61
3.50-4.00	1.40	0.95	1.56	0.76	0.44	1.16	1.31

Table C.5—Standard errors for Table 2.5: Percentage of full-time/full year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90—Continued

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Aid type							
Grant receipt	0.88	0.68	1.16	0.37	0.22	0.53	0.52
No Grant aid	2.10	0.53	1.05	1.30	0.30	1.46	1.66
Loan receipt	1.31	0.95	1.31	0.32	0.08	0.35	0.23
No Loan aid	0.95	0.60	1.27	0.72	0.41	0.97	1.08
Work-Study receipt	1.57	1.50	1.95	0.47	0.35	0.58	0.52
No Work-Study aid	0.94	0.52	1.04	0.46	0.22	0.59	0.64

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

Table C.6--Standard errors for Table 2.6: Percentage of part-time/part-year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Total	1.1	0.5	0.9	0.5	0.1	0.5	1.1
Institutional type and control							
Public, less-than-2-year	8.2	3.5	2.3	2.6	1.0	4.5	8.3
Public, 2- to 3-year	1.7	0.9	1.8	1.1	0.1	1.0	2.2
Public, 4-year non-doctoral	2.1	0.8	2.2	0.8	0.3	1.1	1.8
Public, 4-year doctoral	1.7	0.9	1.7	0.6	0.2	1.2	1.4
Private not-for-profit, less-than-2-year	6.9	5.5	5.7	8.0	0.1	1.3	4.6
Private not-for-profit, 2- to 3-year	4.9	2.5	3.5	0.7	0.5	1.6	4.6
Private not-for-profit, 4-year non-doctoral granting	1.3	1.1	1.8	0.7	0.5	1.5	3.0
Private not-for-profit, 4-year doctoral granting	1.9	1.6	1.9	0.7	0.5	1.1	2.3
Private for-profit, less-than-2-year	2.7	2.2	0.9	0.6	0.1	0.7	0.8
Private for-profit, 2 year or more	3.0	2.5	2.7	0.7	0.3	0.7	1.8
Institutional control							
Public	1.2	0.6	1.2	0.7	0.1	0.7	1.4
Private not-for-profit	1.1	0.9	1.3	0.6	0.3	1.0	2.0
Private for-profit	2.1	1.7	1.1	0.5	0.1	0.5	0.8
Institutional type							
Less-than-2-year	3.0	2.0	0.8	0.8	0.1	0.9	2.2
2- to 3-year	1.7	0.9	1.6	1.0	0.1	0.9	2.0
4-year non-doctoral granting	1.7	0.7	1.5	0.5	0.3	0.9	1.8
4-year doctoral granting	1.4	0.8	1.4	0.5	0.2	0.9	1.2
Tuition and fees							
Less than $1,000	1.4	0.7	1.1	0.9	0.1	0.9	1.8
$1,000-$1,999	1.6	0.8	1.7	0.8	0.2	0.8	1.5
$2,000-$7,499	1.8	1.0	1.3	0.5	0.2	0.6	1.0
$7,500-$12,499	2.3	2.1	3.1	0.6	0.4	1.4	1.9
$12,500 or more	3.5	2.8	5.6	0.6	0.5	1.7	5.3
Gender							
Male	1.3	0.6	1.2	0.7	0.1	0.6	1.6
Female	1.3	0.6	1.0	0.6	0.1	0.7	1.2
Race/ethnicity							
American Indian	5.7	1.7	6.3	5.3	0.0	3.2	8.1
Asian-Pacific Islander	3.7	1.3	4.1	1.5	0.3	2.1	3.5
Black, non-Hispanic	2.7	1.7	2.0	0.8	0.2	0.9	1.7
Hispanic	3.2	1.3	2.5	1.2	0.3	1.3	2.4
White, non-Hispanic	1.1	0.5	0.9	0.6	0.1	0.6	1.2
Dependency status							
Dependent	1.4	0.7	1.1	0.6	0.2	0.8	1.1
Independent	1.2	0.7	1.0	0.6	0.1	0.6	1.5

Table C.6--Standard errors for Table 2.6: Percentage of part-time/part-year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90--Continued

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Local residence							
Campus housing	1.9	1.2	1.8	0.7	0.4	1.1	1.0
Off-campus	1.2	0.6	0.9	0.7	0.1	0.6	1.4
With parents	1.8	1.0	1.5	0.8	0.2	0.7	1.3
Marital status							
Not married	1.2	0.7	1.0	0.5	0.1	0.5	1.0
Married	1.4	0.6	1.3	1.1	0.1	0.7	1.9
Separated	4.2	1.8	3.5	1.7	0.0	2.5	3.2
Age							
Less than 24	1.3	0.7	1.1	0.5	0.2	0.6	1.0
24-31	1.7	0.7	1.5	0.7	0.1	0.6	1.9
32-39	1.7	0.7	1.4	1.1	0.1	0.9	2.1
40 or more	1.5	1.4	1.4	1.5	0.3	2.2	2.6
Dependent student income							
Less than $10,000	3.0	1.5	2.8	0.7	0.4	1.0	1.7
$10,000-$19,999	2.8	1.6	3.1	1.3	0.5	1.6	2.3
$20,000-$39,999	1.9	1.2	1.7	1.2	0.4	1.2	1.6
$40,000-$69,999	2.2	0.9	1.8	0.9	0.4	1.7	2.5
$70,000 or more	2.4	1.1	2.2	2.1	0.7	3.5	4.4
Independent student income							
Less than $5,000	2.2	1.6	1.9	1.1	0.1	0.8	1.4
$5,000-$19,999	1.7	0.8	1.6	0.8	0.2	0.8	1.8
$20,000-$49,999	1.3	0.6	1.0	1.2	0.1	1.1	2.1
$50,000 or more	1.8	0.4	1.2	1.2	0.4	1.5	2.9
Dependents, independent student							
No	1.1	0.6	1.0	0.4	0.1	0.5	1.2
Yes	1.6	0.9	1.3	0.9	0.1	0.5	1.6
Undergraduate level, class or year							
1st year/freshman	1.6	0.8	1.0	0.7	0.1	0.7	1.5
2nd year/sophomore	1.5	0.8	1.7	0.7	0.2	0.9	2.1
3rd year/junior	1.5	0.7	1.8	0.5	0.3	1.0	1.8
4th year/senior or higher	1.4	0.8	1.4	0.5	0.3	1.0	1.6
Grade point average							
Less than 2.00	2.9	1.4	2.2	1.8	0.2	1.5	1.6
2.00-3.49	1.2	0.6	1.1	0.5	0.2	0.5	1.3
3.50-4.00	1.8	0.7	1.5	0.6	0.1	1.1	2.2

Table C.6—Standard errors for Table 2.6: Percentage of part-time/part-year undergraduates by source of aid and institutional, student and type of aid characteristics: 1989-90—Continued

	Federal only	Federal & institutional	Other federal combinations	State only	State & institutional	Institutional only	Other non-federal combinations
Aid type							
Grant receipt	24.7	10.0	24.1	4.0	0.8	7.2	29.2
No Grant aid	54.7	1.4	9.4	8.9	0.5	10.1	15.1
Loan receipt	44.2	16.0	36.7	0.5	0.2	1.2	1.2
No Loan aid	20.9	4.6	13.6	7.1	1.0	11.2	41.4
Work-Study receipt	20.6	19.8	49.9	1.1	0.9	6.1	1.7
No Work-Study aid	29.8	8.0	20.1	5.0	0.7	7.8	28.6

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989-90 National Postsecondary Student Aid Study (NPSAS:90), Data Analysis System.

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